16 HI 71	torney or Party Name, Address, Telephone & FAX os., State Bar No. & Email Address AMIE LYNN GALLIAN 6222 MONTEREY LANE UNIT 376 UNTINGTON BEACH, CA 92649 14-321-3449 AMIEGALLIAN@GMAIL.COM	FOR COURT USE ONLY	
×	Movant(s) appearing without an attorney Attorney for Movant(s)		
	UNITED STATES BA CENTRAL DISTRICT OF CALIFORN	ANKRUPTCY COURT NIA - SANTA ANA DIVISION	
In	re:	CASE NO.: 8:21-bk-11710-SC	
JA	AMIE LYNN GALLIAN	CHAPTER: 7	
		DECLARATION THAT NO PARTY REQUESTED A HEARING ON MOTION LBR 9013-1(o)(3)	
	Debtor(s).	[No Hearing Required]	
1. 2.	()		
3.	A copy of the Motion and notice of motion is attached t	o this declaration.	
4.	On (<i>date</i>): 11/14/2024 Movant(s), served a copy of ☐ the notice of motion or ☒ the Motion and notice of motion on required parties using the method(s) identified on the Proof of Service of the notice of motion.		
5.	5. Pursuant to LBR 9013-1(o), the notice of motion provides that the deadline to file and serve a written response and request for a hearing is 14 days after the date of service of the notice of motion, plus 3 additional days if served by mail, or pursuant to F.R.Civ.P. 5(b)(2)(D) or (F).		
6.	More than 15 days have passed after Movant(s) serv	ved the notice of motion.	
7.	I checked the docket for this bankruptcy case and/or acwas timely filed.	dversary proceeding, and no response and request for hearing	
8.	8. No response and request for hearing was timely served on Movant(s) via Notice of Electronic Filing, or at the street address, email address, or facsimile number specified in the notice of motion.		

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

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9. Based on the foregoing, and pursuant to LBR 9013-1(o), a hearing is not required.

Movant(s) requests that the court grant the motion and enter an order without a hearing.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Date: 11/29/2024

Jamis Lynn Gallian Signature

JAMIE LYNN GALLIAN

Printed name

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: 16222 Monterey Lane Unit 375 Huntington Beach, CA 92649

A true and correct copy of the foregoing document entitled: **DECLARATION THAT NO PARTY REQUESTED A HEARING ON MOTION [LBR 9013-1(o)(3)]** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

manner required	u by LBR 5005-2(d); and (b) in	the manner stated be	HOW.
Orders and LBF 11/29/2024 , I	R, the foregoing document will be checked the CM/ECF docket t	be served by the court for this bankruptcy cas	IIC FILING (NEF): Pursuant to controlling General t via NEF and hyperlink to the document. On (date) se or adversary proceeding and determined that the EF transmission at the email addresses stated below:
			⊠ Service information continued on attached page
On (<i>date</i>) case or adversa first class, posta	ary proceeding by placing a true	e and correct copy the follows. Listing the jud	es at the last known addresses in this bankruptcy ereof in a sealed envelope in the United States mail, dge here constitutes a declaration that mailing to the stilled.
			☐ Service information continued on attached page
for each person following persor such service me	or entity served): Pursuant to ns and/or entities by personal dethod), by facsimile transmission	F.R.Civ.P. 5 and/or co delivery, overnight mai on and/or email as follo	ontrolling LBR, on (date), I served the il service, or (for those who consented in writing to ows. Listing the judge here constitutes a declaration pleted no later than 24 hours after the document is
			☐ Service information continued on attached page
l declare under	penalty of perjury under the lav	ws of the United States	s that the foregoing is true and correct.
11/29/2024	Joseph Clark		Joseph Clark
Date	Printed Name		g∕lgnatűre

1. SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF")

Bradford Barnhardt on behalf of Interested Party Courtesy NEF bbarnhardt@marshackhays.com, bbarnhardt@ecf.courtdrive.com,kfrederick@ecf.courtdrive.com

Bradford Barnhardt on behalf of Plaintiff Houser Bros. Co. bbarnhardt@marshackhays.com, bbarnhardt@ecf.courtdrive.com,kfrederick@ecf.courtdrive.com

Aaron E. DE Leest on behalf of Trustee Jeffrey I Golden (TR) adeleest@DanningGill.com, danninggill@gmail.com;adeleest@ecf.inforuptcy.com

Robert P Goe on behalf of Creditor The Huntington Beach Gables Homeowners Association kmurphy@goeforlaw.com, rgoe@goeforlaw.com;goeforecf@gmail.com

Robert P Goe on behalf of Plaintiff The Huntington Beach Gables Homeowners Association kmurphy@goeforlaw.com, rgoe@goeforlaw.com;goeforecf@gmail.com

Jeffrey I Golden (TR) lwerner@go2.law, jig@trustesolutions.net;kadele@go2.law

D Edward Hays on behalf of Creditor Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates ehays@marshackhays.com, ehays@ecf.courtdrive.com;kfrederick@ecf.courtdrive.com;cmendoza@marshackhays.com;cmendoza@ecf.courtdrive.com

D Edward Hays on behalf of Interested Party Courtesy NEF ehays@marshackhays.com, ehays@ecf.courtdrive.com;kfrederick@ecf.courtdrive.com;cmendoza@marshackhays.com;cmendoza@ecf.courtdrive.com

D Edward Hays on behalf of Plaintiff Houser Bros. Co. ehays@marshackhays.com, ehays@ecf.courtdrive.com;kfrederick@ecf.courtdrive.com;cmendoza@marshackhays.com;cmendoza@ecf.courtdrive.com

Brandon J Iskander on behalf of Creditor The Huntington Beach Gables Homeowners Association biskander@goeforlaw.com, kmurphy@goeforlaw.com

Brandon J Iskander on behalf of Plaintiff The Huntington Beach Gables Homeowners Association biskander@goeforlaw.com, kmurphy@goeforlaw.com

Eric P Israel on behalf of Trustee Jeffrey I Golden (TR)
eisrael@DanningGill.com, danninggill@gmail.com;eisrael@ecf.inforuptcy.com

Laila Masud on behalf of Creditor Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates Imasud@marshackhays.com, Imasud@ecf.courtdrive.com;kfrederick@ecf.courtdrive.com

Laila Masud on behalf of Interested Party Courtesy NEF lmasud@marshackhays.com, lmasud@ecf.courtdrive.com;kfrederick@ecf.courtdrive.com Laila Masud on behalf of Plaintiff Houser Bros. Co. lmasud@marshackhays.com, lmasud@ecf.courtdrive.com;kfrederick@ecf.courtdrive.com

Mark A Mellor on behalf of Defendant Randall L Nickel mail@mellorlawfirm.com, mellormr79158@notify.bestcase.com

Mark A Mellor on behalf of Interested Party Courtesy NEF mail@mellorlawfirm.com, mellormr79158@notify.bestcase.com

Valerie Smith on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov

2. SERVED BY U.S. MAIL

The Honorable Scott C. Clarkson U.S. Bankruptcy Court 411 W. Fourth Street, Suite 5130 Santa Ana, CA 92701

Main Document Page 6 of 152 1 JAMIE LYNN GALLIAN 16222 Monterey Ln. 2 Huntington Beach, CA 92649 714-321-3449 3 iamiegallian@gmail.com 4 5 6 UNITED STATES BANKRUPTCY COURT 7 CENTRAL DISTRICT \OF CALIFORNIA - SATA ANA DIVISION 8 9 In RE JAMIE LYNN GALLIAN Case No.: 8:21-BK-11710-SC 10 Debtor 11 **OPPOSITION TO GABLES HOA** PRELIMINARY STATEMENT; 12 GABLES HOA CANNOT ARBITRAILY CHOSE A DATE TO OPPOSE THE 13 MOTIN; THEY MUST COMPLY WITH 14 THE RULES LBR 9013-1(O) (14 DAYS FROM THE DAY THE COURT NEF 15 SYSTEM SERVED THE MOTION DOC. 505; 506. 16 17 TO THE HONORABLE SCOTT CLARKSON, UNITED STATES BANKRUPTCY JUDGE, THE DEBTOR IN PRO PER, THE OFFICE OF THE UNITED STATES 18 TRUSTEE, THE TRUSTEE AND HIS COUNSEL, AND ALL PARTIES IN INTEREST: 19 20 21 On November 14, 2024, Jamie Lynn Gallian filed NOTICE OF MOTION AND 22 MOTION TO AVOID LIEN UNDER 11 U.S.C. § 522(f) (REAL PROPERTY) 23 F 4003 2.1.AVOID.LIEN.RP.MOTION Docket 505-506. The Notice and Motion were properly 24 served by the Court via Notice of Electronic Filing (NEF). 25 LBR 9013-1(o) 26 27 OPPOSITION TO GABLES HOA PRELIMINARY STATEMENT; GABLES HOA CANNOT ARBITRAILY 28 CHOSE A DATE TO OPPOSE THE MOTIN; THEY MUST COMPLY WITH THE RULES LBR 9013-1(O) (14 DAYS FROM THE DAY THE COURT NEF SYSTEM SERVED THE MOTION DOC. 505; 506. - 1

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Case 8:21-bk-11710-SC	Doc 516 Filed 11/29/24 Entered 12/02/24 10:15:15 Desc Main Document Page 8 of 152		
Pursuant to [LBR 9013-1(0)(4)],		
a. If you <u>timely file and serv</u>	ve a written opposition and request for a hearing, movant will file and		
serve a notice of hearing at	least 14 days in advance of the hearing. [LBR 9013-1(o)(4)]		
b. If you fail to comply with	b. If you fail to comply with this deadline:		
Movant will file a declaration	Movant will file a declaration to indicate:		
(1) the Motion was properly served,			
(2) the response period elapsed, and			
(3) no party filed and served a written opposition and request for a hearing within 14 days			
after the date of service of the notice [LBR 9013-1(o)(3)];			
(2) Movant will lodge an order that the court may use to grant the Motion; and			
(3) The court may treat your failure as a waiver of your right to oppose the Motion and may grant			
the Motion without further hearing and notice. [LBR 9013-1(h)]			

<u>DEBTORS WRITTEN REQUEST TO SERVE BY ELECTRONIC MEANS AT</u> <u>JAMIEGALLIAN@GMAIL.COM</u>

Debtor sent an email request to serve all documents by electronic means only to Ms. Gallian or Debtor, to her email address (jamiegallian@gmail.com). An email was sent to the Trustee Jeffrey Golden, his attorney's Danning, Gill, Israel, Krasnoff; Houser Bros. Co. and their attorney's, Marshack Hays; and Huntington Beach Gables and their attorney Robert Goe, stating the Debtor, Jamie Lynn Gallian requests all service of documents be by electronic service only to jamiegallian@gmail.com.

OPPOSITION TO GABLES HOA PRELIMINARY STATEMENT; GABLES HOA CANNOT ARBITRAILY CHOSE A DATE TO OPPOSE THE MOTIN; THEY MUST COMPLY WITH THE RULES LBR 9013-1(O) (14 DAYS FROM THE DAY THE COURT NEF SYSTEM SERVED THE MOTION DOC. 505; 506. - 3

The attorneys are having difficulty complying with this written request specifically asking the attorneys to notify their staff of my request. Eric Israel, Esq. of Danning, Gill, Israel, Krasnoff, D. Edward Hays, of Marshack Hays and Robert Goe, Esq..

When it is not advantageous, the attorney's Mr. Israel, Mr. Hays, and Mr. Goe and their staff attorney's use the United States Postal Service, (snail mail). At all other times they have no problem complying with my written request.

On November 29, 2024, Debtor filed a Declaration that no party filed a written Opposition.

According to the Register of Actions (Docket) On November 26, 2024, The Huntington Beach Gables Homeowners Association filed Docket 535 claiming they *would be* filing an opposition [on] December 3, 2024, in violation of LBR 9013-1(o) not filing a response with 14 days of service of the Notice. Debtor has received no electronic service or UD mail service.

Docket 535 - Huntington Beach Gables Homeowners Association in part states:

The Huntington Beach Gables Homeowners Association ("HOA") hereby preliminarily opposes ("Opposition") [without including any facts in opposition] to Jamie Lynn Gallian's ("Debtor") Motion to Avoid Lien under 11 U.S.C. § 522(f) [Docket Nos. 505-506] (collectively, "Motion") and respectfully [represents] as follows:

Debtor set the Motion [Docket No. 507] for hearing on December 17, 2024, and the *HOA will be* timely filing an opposition by December 3, 2024.

OPPOSITION TO GABLES HOA PRELIMINARY STATEMENT; GABLES HOA CANNOT ARBITRAILY CHOSE A DATE TO OPPOSE THE MOTIN; THEY MUST COMPLY WITH THE RULES LBR 9013-1(O) (14 DAYS FROM THE DAY THE COURT NEF SYSTEM SERVED THE MOTION DOC. 505; 506. - 4

Main Document Page 10 of 152 If the Gables HOA chooses to file an opposition after November 29, 2024, Debtor will proceed with asking the Court to Grant the Debtor's 522(f) Motion in Full, at the hearing on December 17, 2024, and to strike any untimely opposition the Gables HOA files. I declare under penalty of perjury by the laws of the United States the foregoing to be true and correct. Dated the 29th date of November 2024 at Huntington Beach, CA 92649 lamis Lynn Gallian IIE LYNN GALLIAN OPPOSITION TO GABLES HOA PRELIMINARY STATEMENT; GABLES HOA CANNOT ARBITRAILY CHOSE A DATE TO OPPOSE THE MOTIN; THEY MUST COMPLY WITH THE RULES LBR 9013-1(O) (14 DAYS FROM THE DAY THE COURT NEF SYSTEM SERVED THE MOTION DOC. 505; 506. - 5

Doc 516 Filed 11/29/24 Entered 12/02/24 10:15:15

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EXHIBIT 1

Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc Case 8:21-bk-11710-SC Waim Documentt Pragge 112 off 114502

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address JAMIE LYNN GALLIAN 16222 MONTEREY LANE UNIT 376 HUNTINGTON BEACH, CA 92649 714-321-3449 JAMIEGALLIAN@GMAIL.COM	FOR COURT USE ONLY
☑ Debtor(s) appearing without an attorney☐ Attorney for:	
UNITED STATES B CENTRAL DISTRICT OF CALIFOR	ANKRUPTCY COURT NIA - SANTA ANA DIVISION
In re: JAMIE LYNN GALLIAN	CASE NO.: 8:21-BK-11710-SC CHAPTER: 7
	NOTICE OF OPPORTUNITY TO REQUEST A HEARING ON MOTION [LBR 9013-1(o)]
Debtor(s).	[No hearing unless requested in writing]
1. Movant(s) JAMIE LYNN GALLIAN	O NOTICE, PLEASE TAKE NOTICE THAT:

١.	MOVARIUS) SAMILE LININ GALLIAN
	filed a motion or application (Motion) entitled DEBTOR'S NOTICE OF MOTION AND MOTION TO AVOID LIEN UN
	522(f) (REAL PROPERTY)
2.	Movant(s) is requesting that the court grant the Motion without a hearing as provided for in LBR 9013-1(o), unless a party in interest timely files and serves a written opposition to the Motion and requests a hearing.
3.	The Motion is based upon the legal and factual grounds set forth in the Motion. (Check appropriate box below):
	▼ The full Motion is attached to this notice; or
	☐ The full Motion was filed with the court as docket entry #, and a detailed description of the relief sought is attached to this notice.

4. **DEADLINE FOR FILING AND SERVING OPPOSITION PAPERS AND REQUEST FOR A HEARING: Pursuant to** LBR 9013-1(o), any party who opposes the Motion may request a hearing on the Motion. The deadline to file and serve a written opposition and request for a hearing is 14 days after the date of service of this notice, plus 3 additional days if you were served by mail or pursuant to F.R.Civ.P. 5(b)(2)(D) or (F).

- a. If you timely file and serve a written opposition and request for a hearing, movant will file and serve a notice of hearing at least 14 days in advance of the hearing. [LBR 9013-1(o)(4)]
- b. If you fail to comply with this deadline:
 - (1) Movant will file a declaration to indicate: (1) the Motion was properly served, (2) the response period elapsed, and (3) no party filed and served a written opposition and request for a hearing within 14 days after the date of service of the notice [LBR 9013-1(o)(3)];
 - (2) Movant will lodge an order that the court may use to grant the Motion; and
 - (3) The court may treat your failure as a waiver of your right to oppose the Motion and may grant the Motion without further hearing and notice. [LBR 9013-1(h)]

Respectfully submitted,

Date: 11/14/2024

Jamis Lynn Gallian gnature of Movant

JAMIE LYNN GALLIAN

Printed name of Movant or attorney for Movant

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: 16222 MONTEREY LANE UNIT 375 HUNTINGTON BEACH, CA 92649

A true and correct copy of the foregoing document entitled: **NOTICE OF OPPORTUNITY TO REQUEST A HEARING ON MOTION [LBR 9013-1(o)]** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

LBR 5005-2(d);	and (b) in the manner stated be	elow:		
Orders and LBF 11/14/2024 , I	R, the foregoing document will be checked the CM/ECF docket fo	e served by the court or this bankruptcy case	IC FILING (NEF): Pursuant to controlling via NEF and hyperlink to the document. One or adversary proceeding and determine EF transmission at the email addresses stated	On (<i>date</i>) d that the
On (<i>date</i>)			Service information continued on attaces at the last known addresses in this ban reof in a sealed envelope in the United St	kruptcy
first class, posta		ollows. Listing the jud	dge here constitutes a declaration that ma	
for each person following persor	or entity served): Pursuant to For and/or entities by personal de	R.Civ.P. 5 and/or coelivery, overnight mail	service, or (for those who consented in w	te method served the rriting to
			ows. Listing the judge here constitutes a constitutes a constitute and the doconstitutes	
			☐ Service information continued on atta	ached page
I declare under	penalty of perjury under the law	s of the United States	s that the foregoing is true and correct.	
11/14/2024	JOSEPH CLARK		Joseph Clark Signature	_
Date	Printed Name		// Signature	

ADDITIONAL SERVICE INFORMATION (if needed):

1. SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF")

- Bradford Barnhardt bbarnhardt@marshackhays.com, bbarnhardt@ecf.courtdrive.com,alinares@ecf.courtdrive.com
- Robert P Goe kmurphy@goeforlaw.com, rgoe@goeforlaw.com;goeforecf@gmail.com;Goe.RobertP.R@notify.bestcase.com;ajohnston@goefo rlaw.com
- Jeffrey I Golden (TR) lwerner@go2.law, jig@trustesolutions.net;kadele@go2.law;C205@ecfcbis.com
- D Edward Hays ehays@marshackhays.com, ehays@ecf.courtdrive.com;alinares@ecf.courtdrive.com;cmendoza@marshackhays.com;cmendoza@ ecf.courtdrive.com
- Brandon J. Iskander biskander@goeforlaw.com, kmurphy@goeforlaw.com
- Eric P Israel eisrael@danninggill.com, danninggill@gmail.com;eisrael@ecf.inforuptcy.com
- Laila Masud lmasud@marshackhays.com, lmasud@ecf.courtdrive.com;lbuchanan@marshackhays.com;alinares@ecf.courtdrive.com
- Valerie Smith claims@recoverycorp.com
- United States Trustee (SA) ustpregion 16. sa.ecf@usdoj.gov

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EXHIBIT 2

Attorney or Party Name, Address, Telephone & FAX Numbers, State Bar Number & Email Address	FOR COURT USE ONLY
Ď Debtor appearing without attorney☐ Attorney for Debtor	
UNITED STATES BA CENTRAL DISTRICT OF CALIFORN	ANKRUPTCY COURT IA DIVISION
In re:	CASE NUMBER:
	CHAPTER:
	DEBTOR'S NOTICE OF MOTION AND MOTION TO AVOID LIEN UNDER 11 U.S.C. § 522(f) (REAL PROPERTY)
Debtor(s).	[No hearing required unless requested under LBR 9013-1(o)]
Creditor Name:	

TO THE CREDITOR, ATTORNEY FOR CREDITOR AND OTHER INTERESTED PARTIES:

- 1. **NOTICE IS HEREBY GIVEN** that Debtor moves this court for an order, pursuant to LBR 9013-1(o) upon notice of opportunity to request a hearing (*i.e.*, without a hearing unless requested), avoiding a lien on the grounds set forth below.
- 2. Deadline for Opposition Papers: (FRIDAY, NOVEMBER 29, 2024)

Pursuant to LBR 9013-1(o), any party opposing the motion may file and serve a written opposition and request a hearing on this motion. If you fail to file a written response within 14 days of the date of service of this notice of motion and motion, plus an additional 3 days unless this notice of motion and motion was served by personal delivery or posting as described in Federal Rules of Civil Procedure 5(b)(2)(A)-(B), the court may treat such failure as a waiver of your right to oppose this motion and may grant the requested relief.

"Bankruptcy Code" and "11 U.S.C." refer to the United States Bankruptcy Code, Title 11 of the United States Code. "FRBP" refers to the Federal Rules of Bankruptcy Procedure. "LBR" and "LBRs" refer to the Local Bankruptcy Rule(s) of this court.

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3.	Туре	of Case:			
	a. [A voluntary petition under Chapter	∑ 7	☐ 11 ☐ 12 ☐ 13 was filed	on:
	b. [An involuntary petition under Chapter	□ 7	11 was filed on:	
		An order of relief under Chapter	□ 7	11 was entered on:	<u> </u>
	c. [An order of conversion to Chapter	□ 7	☐ 11 ☐ 12 ☐ 13 was ente	red on:
	d. [Other:			
4.	Proc	edural Status:			
	a. [2	Name of Trustee appointed (if any):			
	b. [Name of Attorney for Trustee (if any): _			
5.	Debte	or claims an exemption in the subject real p	oroperty :	under:	
		California Code of Civil Procedure § schedules: \$			nt claimed on
	b. [2	California Code of Civil Procedure § schedules: \$		Exemption amount claimed on	
	c. [Other statute (specify):		PRE	7/09/2 PETITION SEE DOC 74
6.	Debte	or's entitlement to an exemption is impaired	d by a jud		
		eate of entry of judgment (<i>specify</i>):			
	b. C	ase name (specify):			
	d. E	ocket number (<i>specify</i>):			_
	e. D	ate (<i>specify</i>): and place (<i>spe</i>	ecify)		
		f recordation of lien lecorder's instrument number (<i>specify</i>):			
7.	The p	property claimed to be exempt is as follows	; :		
	a. S	treet address, city, county and state, where	e located	, (specify):	
	b. L	egal description (specify):			
	_				See attached page
8.	Debte	or acquired the property claimed as exemp	t on the f	ollowing date (<i>specify</i>):	_
9.	Debte	or alleges that the fair market value of the p	oroperty (claimed exempt is: \$	_
	- .				

10. The subject property is encumbered with the following liens (*list mortgages and other liens in order of priority and place an "X" as to the lien to be avoided by this motion*):

Name of Lienholder	"X"	Date Lien Recorded	Original Lien Amount	Current Lien Amount	Date of Current Lien
	X		\$	\$	
	X		\$	\$	
	X		\$	\$	
	X		\$	\$	

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

Case 8:21-bk-11710-SC Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc Waim Documentt Pragge 179 of 11452 11. Debtor attaches copies of the following documents in support of the motion (as appropriate): Schedule C to bankruptcy petition listing all exemptions claimed by Debtor Appraisal of the property Documents showing current balance due as to the liens specified in paragraph 11 above Recorded Abstract of Judgment X Recorded Declaration of Homestead (Homestead Exemption) X Declaration(s) f. ☑ Other (specify): See Attachment(s); 12/19/2022 Document 273 Memorandum of Decision; 12/19/2022 Document 274 - ORDER; 05/15/2024 Document 394 - ORDER 12. Total number of attached pages of supporting documentation: $\underline{}$ 13. Debtor declares under penalty of perjury under the laws of the United States of America that the foregoing is true and correct [28 U.S.C. § 1746(1) and (2)]. WHEREFORE, Debtor requests that this court issue an order avoiding Creditor's lien in the form of the Attachment to this motion.

Executed on (date):	Signature of Debtor
	Printed name of Debtor
Date:	Signature of Attorney for Debtor
	Printed name of Attorney for Debtor

ATTACHMENT TO MOTION/ORDER (11 U.S.C. § 522(f): AVOIDANCE OF REAL PROPERTY JUDICIAL LIENS)

This court makes the following findings of fact and conclusions of law:

1.	Creditor Lienholder/Servicer:	4		
2.	Subject Lien: Date and place of recordation of lien (specify):			
	Recorder's instrument number or document recording number:			
3.	Collateral: Street address, city, county and state, where located, le including county of recording:	egal description	and/or map/book/page nu	mber,
	☐ See attached page.			
4.	Secured Claim Amount			
	a. Value of Collateral:		\$	
	b. Amounts of Senior Liens (reducing equity in the property to w	hich the subject	t lien can attach):	
	(1) First lien:			
	(2) Second lien:	(\$)	
	(3) Third lien:	(\$)	
	(4) Additional senior liens (attach list):			
	c. Amount of Debtor's exemption(s):	(\$)	
	d. Subtotal:		(\$)
	e. Secured Claim Amount (negative results should be listed as	-\$0-):	\$	
	Unless otherwise ordered, any allowed claim in excess of this S nonpriority unsecured claim and is to be paid pro rata with all ot cases, Class 5A of the Plan).			
5.	Lien avoidance: Debtor's request to avoid the Subject Lien is grant impairs an exemption to which Debtor would otherwise be entitled us a judicial lien that secures a debt of a kind that is specified in 11 U.S. The Subject Lien is void and unenforceable except to the extent of the paragraph 4.e. above.	inder 11 U.S.C. S.C. § 523(a)(5)	§ 522(b). The Subject Lie (domestic support obligat	en is not ions).
	See attached page(s) for more liens/provisions.			

Attachment A

- 6. Debtor's entitlement to an exemption is impaired by a judicial lien(s), the details of the lien(s) are as follows:
 - a. Date of Entry of judgment: 09/27/2018
 - b. Case name: Huntington Beach Gables vs. Sandra L. Bradley, et al
 - c. Name of Court: Superior Court of CA., County of Orange
 - d. Docket Number: 30-2017-00913985
 - e. Date and place of recordation of lien: 11/19/2018, in Orange County
 - f. Recorder's instrument number: 2018000435011

Exception # F-1,2

- a. Date of Entry of judgment: 12/04/2018
- b. Case name: Huntington Beach Gables vs. Sandra L. Bradley, et al
- Name of Court: Superior Court of CA., County of Orange
- d. Docket Number: 30-2017-00913985
- e. Date and place of recordation of lien: 12/14/2018, in Orange County
- f. Recorder's instrument number: 2018000467142

Exception # G-1,2

- a. Date of Entry of judgment: 3/21/2019
- b. Case name: Huntington Beach Gables vs. Jamie L. Gallian
- c. Name of Court: Superior Court of CA., County of Orange
- d. Docket Number: 30-2017-00962999
- e. Date and place of recordation of lien: 05/03/2019, in Orange County
- Recorder's instrument number: 2019000148568

Exception # H-1,2

- Date of Entry of judgment: 05/6/2019
- b. Case name: Huntington Beach Gables vs. Sandra L. Bradley, et al
- c. Name of Court: Superior Court of CA., County of Orange
- Docket Number: 30-2017-00913985
- e. Date and place of recordation of lien: 05/16/2019 in Orange County
- f. Recorder's instrument number: 2019000165259

Exception # I-1,2

- Date of Entry of judgment: 05/6/2019
- b. Case name: Huntington Beach Gables vs. Sandra L. Bradley, et al
- c. Name of Court: Superior Court of CA., County of Orange
- Docket Number: 30-2017-00913985
- e. Date and place of recordation of lien: 05/16/2019, in Orange County
- f. Recorder's instrument number: 2019000166068

Exception # J-1,2 2020000481922 RELEASED 09/10/2020

Attachment A-Continued

- 6. Debtor's entitlement to an exemption is impaired by a judicial lien, the details of the lien are as follows:
 - a. Date of Entry of judgment:
 - b. Case name: Huntington Beach Gables vs. Sandra L. Bradley, et al Name of Court:
 - c. Superior Court of CA., County of Orange
 - d. Docket Number: 30-2017-00913985
 - e. Date and place of recordation of RELEASE OF JUDGMENT NO. 2019000166068:

filed by Huntington Beach Gables Homeowners Association,

Official Records County of Orange.

f. Recorder's instrument number: 2020000481922 FILED 09/10/2020,

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

Date	Printed Name	Joseph Clark Signature
declare under	penalty of perjury under the laws of the	e United States that the foregoing is true and correct.
		☐ Service information continued on attached page
such service me	ethod), by facsimile transmission and/o	overnight mail service, or (for those who consented in writing to or email as follows. Listing the judge here constitutes a declaration ge will be completed no later than 24 hours after the document is
or each person	or entity served): Pursuant to F.R.Civ	Service information continued on attached page HT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method v.P. 5 and/or controlling LBR, on (date), I served the
On (<i>date</i>) case or adversa irst class, posta	ary proceeding by placing a true and co	is and/or entities at the last known addresses in this bankruptcy brrect copy thereof in a sealed envelope in the United States mail, . Listing the judge here constitutes a declaration that mailing to the e document is filed.
		☐ Service information continued on attached page
Orders and LBF , I	R, the foregoing document will be serve I checked the CM/ECF docket for this b	F ELECTRONIC FILING (NEF): Pursuant to controlling General ed by the court via NEF and hyperlink to the document. On (date) bankruptcy case or adversary proceeding and determined that the st to receive NEF transmission at the email addresses stated below:
LIEN UNDER 1		itled: DEBTOR'S NOTICE OF MOTION AND MOTION TO AVOID will be served or was served (a) on the judge in chambers in the in the manner stated below:

ADDITIONAL SERVICE INFORMATION (If needed):

SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF")

Aaron E DE Leest on behalf of Trustee Jeffrey I Golden (TR) adeleest@DanningGill.com, danninggill@gmail.com;adeleest@ecf.inforuptcy.com

Robert P Goe on behalf of Creditor The Huntington Beach Gables Homeowners Association kmurphy@goeforlaw.com, rgoe@goeforlaw.com;goeforecf@gmail.com

Robert P Goe on behalf of Plaintiff The Huntington Beach Gables Homeowners Association kmurphy@goeforlaw.com, rgoe@goeforlaw.com;goeforecf@gmall.com

Jeffrey I Golden (TR) | Iwerner@wgllp.com, jig@trustesolutions.net;kadele@wgllp.com

D Edward Hays on behalf of Creditor Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates ehays@marshackhays.com, ehays@ecf.courtdrive.com;cmendoza@ecf.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.c

D Edward Hays on behalf of Interested Party Courtesy NEF ehays@marshackhays.com, ehays@ecf.courtdrive.com;cmendoza@ecf.courtdrive.com;cmendoza@ecf.courtdrive.com;cmendoza@ecf.courtdrive.com

D Edward Hays on behalf of Plaintiff Houser Bros. Co. ehays@marshackhays.com, ehays@ecf.courtdrive.com;cmendoza@marshackhays.com;cmendoza@ecf.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.courtdrive.co

Brandon J Iskander on behalf of Creditor The Huntington Beach Gables Homeowners Association biskander@goeforlaw.com, kmurphy@goeforlaw.com

Brandon J Iskander on behalf of Plaintiff The Huntington Beach Gables Homeowners Association biskander@goeforlaw.com, kmurphy@goeforlaw.com

Eric P Israel on behalf of Trustee Jeffrey I Golden (TR)
eisrael@DanningGill.com, danninggill@gmail.com;eisrael@ecf.inforuptcy.com

Laila Masud on behalf of Interested Party Courtesy NEF Imasud@marshackhays.com, Imasud@ecf.courtdrive.com;kfrederick@ecf.courtdrive.com

Lalla Masud on behalf of Plaintiff Houser Bros. Co. l:nasud@marshackhays.com, lmasud@ecf.courtdrive.com;kfrederick@ecf.courtdrive.com

Mark A Mellor on behalf of Defendant Randall L Nickel mail@mellorlawfirm.com, mellormr79158@notify.bestcase.com

Mark A Mellor on behalf of Interested Party Courtesy NEF mail@mellorlawfirm.com, mellormr79158@notify.bestcase.com

Valerie Smith on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov

t of California.

EXHIBIT C

EXHIBIT C

Case 8:21-bk-11710-SC Case 8:21-bk-11710-ES

Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Main Document

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Debtor 1	Jamie Lynn Galli	an			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	CENTRAL DISTRICT O	F CALIFORNIA-SANTA A	NA DIVISION	
Case number	8:21-bk-11710-ES				Check if this is an
					amended filling

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible, If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule AB: Property (Official Form 108A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you must specify the amount of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Claim as E	xempt	-		
1.	Which set of exemptions are you claiming	Check one only, eve	n if yo	our spouse is filing with you.	
	You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	☐ You are claiming federal exemptions. 11 to	J.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as ex	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B		Check only one box for each exemption.		
	16222 Monterey Ln. Spc 376 Huntington Beach, CA 92649 Orange	\$235,000.00		\$600,000.00	C.C.P. § 704.730
	County APN: 891-569-62; 2014 Skyline Custom Villa Manufactured Home. Decal No. LBM1081. Serial Number AC7V710394GB 56'x15'2"; Serial Number AC7V710394GA 60'x15'2". Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
	Misc. household goods and furnishings	\$3,500.00		\$3,500.00	C.C.P. § 704.020
	Location: 16222 Monterey Lane, Space 376, Huntington Beach CA 92649 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
	waterford crystal set red and white wine glasses	\$1,000.00		\$1,000.00	C.C.P. § 704.040
	Line from Schedule A/B: 6.2			100% of fair market value, up to any applicable statutory limit	

Official Form 106C

Schedule C: The Property You Claim as Exempt

page 1 of 3

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Best Case Bankruptcy

Case 8:21-bk-11710-SC

Case 8:21-bk-11710-ES

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Main Document Page 21 of 64

tor 1 Jamie Lynn Gallian			Case number (if known)	8:21-bk-11710-ES	
Brief description of the property and line on Schedule A/B that lists this property	portion you own Copy the value from Ch		ount of the exemption you claim	Specific laws that allow exemption	
	Schedule A/B		242.72	C.C.P. § 704.020	
Wall television, computer, printer and peripherals Location: 16222 Monterey Lane, Space 376, Huntington Beach CA 92649 Line from Schedule A/B: 7.1	\$500.00		\$500.00 100% of fair market value, up to any applicable statutory limit	0.0.1. § 104.020	
				C C D 5 704 040	
Lladro figurine collection (20) Line from Schedule A/B: 8.1	\$1,900.00		\$1,900.00	C.C.P. § 704.040	
			100% of fair market value, up to any applicable statutory limit		
Misc. clothing	\$1,000.00		\$1,000.00	C.C.P. § 704.020	
Location: 16222 Monterey Lane, Space 376, Huntington Beach CA 92649 Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit		
Movado wrist watch (20 yrs. old);	\$1,000.00		\$1,000.00	C.C.P. § 704.040	
costume jewelry, misc. non-gold chains/bracelets, and earrings. Location: 16222 Monterey Lane, Space 376, Huntington Beach CA 92649 Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit		
5-year old Wired Terrier Dog Line from Schedule A/B: 13.1	\$25.00		\$25.00	C.C.P. § 704.020	
Line from Schedule A/b. 13.1			100% of fair market value, up to any applicable statutory limit		
EDD Debit account: Bank of America	\$3,793.00		\$3,793.00	C.C.P. § 704.225	
Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit		
Savings: Alliant Credit Union-Only	\$1,407.00		\$1,407.00	C.C.P. § 704.220	
funds are Covid-19 relief funds from the government. Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit		
Savings: Alliant Credit Union-Only	\$2,600.00		\$381.00	C.C.P. § 704.220	
funds are Covid-19 relief funds from the government. Line from Schedule A/B: 17.3			100% of fair market value, up to any applicable statutory limit		
Savings: Alliant Credit Union-Only	\$2,600.00		\$2,219.00	C.C.P. § 704.225	
funds are Covid-19 relief funds from the government. Line from Schedule A/B; 17.3			100% of fair market value, up to any applicable statutory limit		
IRA: Fidelity	\$7,400.00		\$7,400.00	C.C.P. § 704.115(a)(1) & (2), (b)	
Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	47/	

Official Form 106C

Schedule C: The Property You Claim as Exempt

page 2 of 3

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Case 8:21-bk-11710-SC Case 8:21-bk-11710-ES

Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc Main Document Page 26 of 150 Doc 72 Filed 03/11/22 Entered 03/14/22 09:54:23 Desc Main Document Page 22 of 64

tor 1 Jamie Lynn Gallian			Case number (if known)	8:21-bk-11710-ES	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Check only one box for each exemption. Schedule A/B				
IRA: Fidelity Line from Schedule A/B: 21.1	\$7,400.00		\$7,400.00	11 U.S.C. § 522(b)(3)(C)	
Line from Schedule Ab. 21.1			100% of fair market value, up to any applicable statutory limit		
Personal Injury claim against	Unknown		\$195,000.00	C.C.P. § 704.140	
Huntington Beach Gables HOA; Jesus Jasso, Jr. Case No. 30-2020-01153679. Estimated damages \$195,000. Line from Schedule A/B: 34.4		0	100% of fair market value, up to any applicable statutory limit		
Potential Victim Restitution Order Jesus Jasso, Jr, OCSC 19WM09951	Unknown	ж	\$73,000.00	C.C.P. § 704.140	
Line from Schedule A/B: 34.2			100% of fair market value, up to any applicable statutory limit	No. 1	

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Attachment B

LEGAL DESCRIPTION

EXHIBIT A (LEGAL)

Parcel 1:

Units 1 through — inclusive as shown and defined on a Condominium Plan (the "Condominium Plan") recorded in Book 13358, Pages 1193 and following of Official Records of Orange County, California, excepting that portion consisting of buildings and other improvements.

Parcel 2:

An undivided eighty/eightieths (80/80) interest in the Common Area of Lots 1 and 2 of Tract No. 10542, in the City of Huntington Beach, County of Orange, State of California, as shown on a map recorded in Book 456, Pages 49 and 50 of Miscellaneous Maps, records of Orange County, California, as shown and defined on the Condominium Plan, excepting that portion consisting of buildings and other improvements.

Parcel 3:

Those portions of Units 1 through inclusive, as shown and defined on the Condominium Plan, consisting of buildings and other improvements.

Parcel 4

An undivided interest in and to those portions of the Common Area as shown and defined on the Condominium Plan, consisting of buildings or other improvements.

Parcel 5:

An easement for the exclusive use and occupancy of those portions of the restricted Common Area, as defined on said Condominium Plan for entry and staircases and attic space relating to said units.

Parcel 6:

A non-exclusive easement and right to use the Common Area as defined on said Condominium Plan, except the restricted Common Area.

EXHIBIT B (ESTATE)

The Estate of Interest in the land is described as follows:

A Ground Leasehold Estate as to Parcels 1 and 2, said Estate being more particularly described as the Lessee's Interest under those certain Ground Leases set forth in Subparagraph (A) herein below.

A remainder interest in a determinable Fee Estate as to Parcels 3 and 4;

An easement as to Parcels 5 and 6;

(A) Those certain Ground Leases, dated August 1, 1980, executed by Houser Bros. Co., a limited partnership organized under the laws of the State of California, in which Clifford C. Houser and Vernon F. Houser Constitute the sole General Partners, as Landlord, and by Robert P. Warmington, as Tenant, for the term ending December 31, 2059, upon the Terms, Covenants and Conditions therein contained, recorded as following in Official Records of said Orange County;

Note 1 :

The Lessee's interest under said Leases has been assigned to G/NB Investors, a California limited partnership by Assignment which recorded September 30, 1986 as Instrument No. 86-456266 of Official Records; reference being hereby made to the record thereof for full particulars.

Note 2:

An undivided 78.34% of the Lessee's interest under said Leases has been assigned to Barry Brief Family Trust dated May 11, 1993, by Assignment which recorded September 24, 1998 as Instrument No. 19980644010 of Official Records; reference being made to the record therefor full particulars.

015

108 47

SHEET I OF 2 SHEETS TRM 77-7 2 PARCELS 58.362 ACRES

PARCEL MAP

T. P. M. 77-7 B.S.T. 8531

IN THE CITY OF HUNTINGTON BEACH, COUNTY OF ORANGE, STATE OF CALIFORNIA.

BEING A PORTION OF THE E 1/2 OF THE NW 1/4 OF SECTION 20, T.5 S, R.I.I.W.
IN THE RANCHO LA BOLSA CHICA, AS SHOWN ON A MAP RECORDED IN BOOK.
51, PAGE 13 OF MISCELLANEOUS MAPS, RECORDS OF GRANGE COUNTY, CALIFORNIA.

27127

MARIE AND COLUMN COLUMN CALLEGES AL MOUSE OF COURT SENTON

MENE 1700

VALLEY CONSULTANTS, INC. SAM F. KNISS, R.C.E. NO 17377

DATE OF SURVEY JUN. 9,1971

OWNERSHIP CERTIFICATE

WE, THE UNDERGIANED, BRING ALL PARTIES HAVING ANY RECORD TITLE INTEREST IN THE LAND COVERED BY THIS MAP, DO HEREBY CONSHINT IN THE PREPARATION AND RECORDATION OF \$110, MAP, AS SHOWN WITHIN THE PREPARATION AND RECORDATION OF SITE MAY SHOW WITHIN THE PROPAGE OF THE PUBLIC FOR STREET PURPOSED: EDINGER AFVENUE AND SAYSHOOK LAND, WE ALSO HEREBY DESCRIPTION OF THE PUBLIC FOR THE PURPOSED OF THE TO SHOW THE TO SHOW WITHIN THE SASEMBERT IN MONTEREY STREET AS SHOWN OF THE WATER

ENGINEER RCATE THE MAP WAS PREPARED ON A FIRELE CONTROL OF THE SUCCESSION OF THE

A LIMITED PARTNERSHIP

Chillal 6 House

PCE NO (7377

COUNTY OF GRANGE

ON THIS 5 DAY OF CRINER, 1977, DEFORE ME, LISH STRALT
A NOTARY PUBLIC IN AND FOR SAID STATE, PRISONOLLY APPEADED

VERNON, NO 1987 AND CLIFTOND C. HOLFER, KNOWN TO ME
ID BE THE PARTIMERS OF HOUSED DEDGS. CO., A LIMITED PARTIMERS

THIS, THE PARTIMERS LINE SECURITY THE WITHIN INSTRUMENT,
AND THEY ACCOMMUNEDATED TO ME THAT SOCK PRETNERS MY RECEITED

THE SAME

MY COMMISSION EXPIRES MAL ID 1991
WITHEST MY HAND AND DEFICIAL SEAL:

NOTARY PUBLIC IN AND FOR SAID STATE

INTERIOR OF CONTROL PROPERTY SUSTINITE TROPE
LIDO HADIRANIE ZÓRNEY HEC, A BALFORNIA CORPORATION, AS
TRUSTEE UNDER A PEDD OF TRUST RECORDED IN SOCK 1717, PAGE 981
AND IN BOOK 8583, PAGE 41, BOTH OF OPPICIAL RECORDS.

ASST TREMITARY

STATE OF CALIFORNIA

COUNTY OF ORINGE HTT, ESPORE ME, JOI - LIBERS ON THIS HE DAY OF DETAILS HTT, ESPORE ME, JOI - LIBERS ON THAT HE PROMOLEY APPEARED TO MENT AND TO ME TO BE THE SECRETARY SERVICE PRESCRIPTION OF METALS THE ART SECRETARY OF THE PROMOLEY APPEARED TO METALS THE ART SECRETARY OF THE CORPORATION THAT SECRETARY THE WITHIN INSTRUMENT, AND MINOR TO ME TO BE THE PERSONS WHO EXCOTED THE WITHIN INSTRUMENT, AND MINOR TO ME TO BE THE PERSONS WHO EXCOTED THE WITHIN INSTRUMENT AND METALS THE PERSONS THE SEARCH OF SAID CORPORATION AND ACKNOWLEDGED TO METALS THE STAND.

WITNESS MY HOND AND DESIGN SEAL!

HOTERY PUBLICIES TO SEE STATE OF THE STATE OF THE SECOND STATE OF

California - Sansome Corporation, a California Corpora-tion, as yeustee Under a deed of Trust recorded in Cookassa Page 0.3 of Deficial Records.

Dani A Bare 2 VICE PRESIDENT VICTOR PRESIDENT STATE OF CALIFORNIA SE

COUNTY OF ORANGE STATE THE STATE OF SHADE HE SHARD MERTY OF ORANGE SAND STATE PERSONALLY APPEARED PARTY OF SHAD STATE PERSONALLY APPEARED PARTY OF SHAD STATE PERSONALLY APPEARED PARTY OF SHADE SHADE STATE OF SHADE SH WITHESS MY WAND AND OFFICIAL SEAL :

OFFICIAL SEAL SHATON IS COMO

MOTARY PUBLIC IN AND FOR SAID STATE
MY COMMISSION EXPIRES NOW 9/1975

MASLEN CORPORATION, A CALIFORNIA CORPORATION, AS TRUSTER UNDER A DEED OF TRUST RECORDED IN DOOR 925, PAGE 423 OF OFFICIAL RECORDED IN DOOR 925, PAGE 423 OF TRUSTER OF CALIFORNIA SET SECRETARY WITH A S

CITY ENGINEER'S CERTIFICATE

THIS MAP CONFORMS WITH THE REQUIREMENTS OF THE SUBDIVISION MAP ACT AND LOCAL ORDINANCES. AND THE MAP IS TECHNICALLY CORRECT IN ALL RESPECTS NOT CERTIFIED TO SY THE COUNTY BURYEYOR

SHE HOLD DATED THIS 21 CITY CLERA

STATE OF CALIFORNIA COUNTY OF ORANGE CITY OF MUNTINCTON BEACH

CITY OF SELECTIVE CONTROL OF THE SELECTIVE CON

Datech: Worthle 8.1977

COUNTY SURVEYOR'S CERTIFICATE

THIS MAP CONFORMS WITH THE MAPPING PROVISIONS OF THE SUBDIVISION MAP ACT AND I AM SATISFIED WAID MAP IS TECHNICALLY CORPECT RELATIVE TO THE PARCEL MAP BOUNDARY.

DATED THIS IST DAY OF Dec 1977.

COUNTY SURVEYOR

A Villes

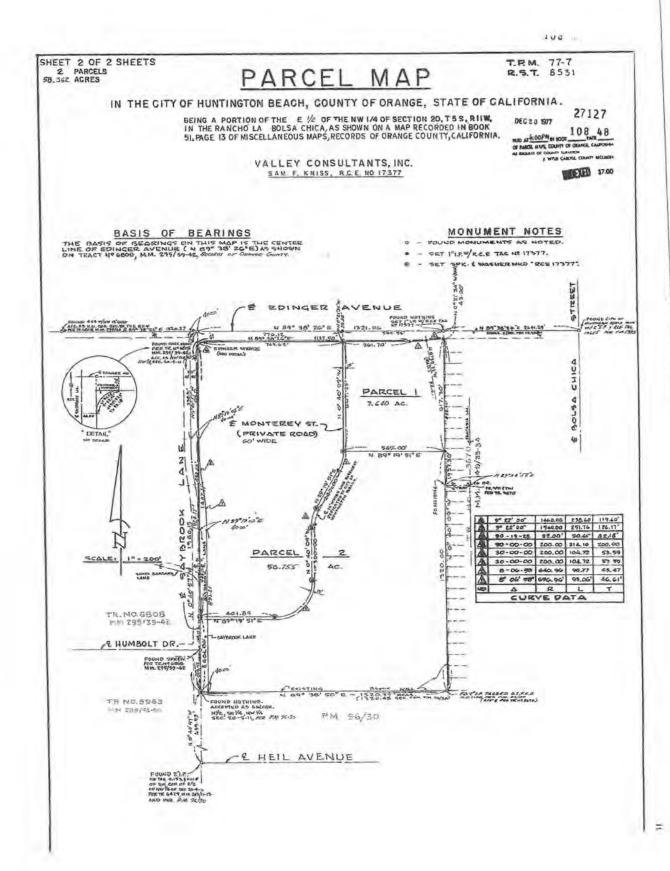
SIGNATURE CHESSIONS

IN ACCORDANCE WITH THE POST OF A LOANS SIC MATURES HAVE BEEN OMITTED! T PER BOOK 992

5. STEARNS RANCHOS COMPANY, HOLDER OF SASEMENT PER BOOK SI, PAGE SO & BOOK SI, PAGE LOG, BOTH OF DELDS. 8-00.CAL-ED-CO. ALSO HOLDS EASEMENT FER DOOK \$300. PAGE 20, O.E. & BOOK 9300, PAGE 334. D.D.

IMPROVEMENT NOTICE

PORCULARY TO THE PROVISIONS OF SECTION CANLL OF THE SUBDIVISIONS OF SECTION CANLL OF THE SUBDIVISIONS OF SECTION CANLL OF THE SUBDIVISION OF SECTION AND SAYSBOOK LAND SHALL BE WIFE OF THAT THE STATE AND SAYSBOOK LAND SHALL BE SETTLE THAT PARCEL ME Z IS DEVELOPED.





Units 1, 2, 3 and 4 of Lot 2 of the following:

All that certain land situated in the State of California, County of Orange, City of Huntington Beach, described as follows:

Proposed Tract No. 10542, being a subdivision of the following:

A portion of the northeast one quarter (1/4) of the northwest one quarter (1/4) of Section 20, Township 5 south, Range 11 west, in the Rancho Las Bolsa Chica, as shown on a map recorded in book 51, page 13 of Miscellaneous Maps, records of said Orange County, being described as follows:

Parcel 1 of a map filed in book 108, page 48 of Parcel Maps.

NOTICE OF COMPLIANCE WITH CONDITIONS ON TRACT AUTHORIZATION FOR RELEASE FOR RECORDING

TO:	City Clerk	Date 1
FROM:	PLANNING DEPARTMENT James W. Palin	
TRACT NO.	1 16 % q	
RECREATION	6 PARKS FEES FAID	12.00_
Other:		
		(Signature)
		(Signacure)

Case 8:21-bk-11710-SC Doc 506 Filed 08/29/22 Entered 08/03/22 09:09:55 Desc Main Document Page 38 of 150



Shari L. Freidenrich, CPA

Orange County Treasurer - Tax Collector P.O. BOX 1498 - Senin Ana, CA 92762-1498 829 H. Ross Street, Building 11, Room 638, Santa Ana Office Hours: 9:00 AM-6:00 PM Manday - Friday Phone Hours: 9:00 AM-6:00 PM (714) 834-8411 acque.com/defaabili

2018-19 SECURED PROPERTY TAX BILL

For Fiscal Year Beginning July 1, 2018 and Ending June 30, 2019
0000442-0000442 \$TAIT---- 740701 OCT026
BWNLBHV ********AUTO**ALL FOR AADC 926
#9376 3053 0020 183#



OWNER OF RECORD AS OF 1201 AM, JANUARY 1, 2018

HOUSER BROS CO

Corrected Billing

CORRECTED SECURED TAX BILL

DID YOU KNOW?

Sign up to receive a text/email due date reminder at ocgov.com/taxreminder

Pay online at occov.com/octaxbill to receive same day credit, no service fee by eCheck and an emailed receipt.

Mailed payments must have a USPS postmark on or before the last timely payment date. If you wait until the last day to mail your payment, get your envelope hand-stamped with a postmark to ensure it is timely.

Major construction has eliminated close parking to our office - please pay online!

4476 ALDERPORT 53 HUNTINGTON BEACH

DESCRIPTION LAND IMPROVEMENTS - BUILDING	FULL VALUE 197,735 121,658	COMPUTED TAX
TOTAL VALUES:	319,393	3,853.78
HOMEOWNER EXEMPTION	-7,000	-76.78
TOTAL NET TAXABLE VALUE:	312,393	3,777

937-630-53	937-630-53 04-007 \$1,88		88.50	+	\$1,888.50	=	\$3,777.00) 		
IMPORTANT INFORMATION			VOTER APPIRISED TAXES AND SPECIAL ASSESSMENTS							
			SERVICE AGENCY				VALIA	TAXES		
If you sold this property or no longer own it, you can disregard this bill. Property taxes are the responsibility of the <u>new owner</u> . Contact the Office of the Assessor at (714) 834-2727 regarding ownership changes.		BASIC LEVY RATE			1.00000	312,393	3,123.93			
		COAST CO	COAST COMM COLLEGE DIST			312,393	95.34			
		OCEAN VIEW SD 2016, SR 2017A HUNTINGTON BCH UNION HS HUNTINGTON BEACH EMPLOYEE RETIREME METRO WATER D-MWDOC			.02404	312,393	75.10			
					.02388	312,393	74.60			
					.01500	312,393	46.86			
					.00350	312,393	10.93			
F			SPECIAL A	SSESSMENT CI	HARGES		PHONE NO.			
Enrollment date 10/04/16.		MOSQ, FIRE ANT ASSMT				(800)273-5167	4.49			
			VECTOR CONTROL CHG MWD WATER STDBY CHG				(800)273-5167	0.67		
							(866)807-6864	10.08		
			OCSD SEW	ER USER FEE			(714)593-7281	335.00		
ORDER # REVISION 01 DATE ASSESSOR ASMNT INFO	E 08/30/18 2018 CORRECTION	ON OF	TOTAL CH	ARGED		1.09694		3,777.00		

FOR DETAILS OF TAX TYPES, VISIT OUR WEBSITE AT OCGOV.COM/OCTAXBILL

THERE WILL BE A \$26.00 FEE FOR EACH PAYMENT RETURNED UNPAID BY YOUR BANK FOR ANY REASON BETAIN TOP PORTION FOR YOUR RECORDS. IF PAYING BY CHECK, YOUR CANCELLED CHECK IS YOUR RECEIPT OR PAY ONLINE AND RECEIVE AN EMAILED RECEIPT.

Doc 586 Filed 08/29/22 Entered 08/03/22 09:89:55 Main Document 07/20/20 25 rote 1/3/10/20/22 16:39:25 Desc Main Document Page 121 of 150

RECORDING REQUESTED BY:

Mr. Randy Nickel 4476 Alderport Drive **Huntington Beach, CA 92649**

MAIL TAX STATEMENTS TO:

Mr. Randy Nickel 4476 Alderport Drive. **Huntington Beach, CA 92649**

Lease from Present to 2059

TITLE OF DOCUMENT: ASSIGNMENT OF CONDOMINIUM SUBLEASE

Recorded in Official Records, Orange County

Hugh Nguyen, Clerk-Recorder

* \$ R 0 0 1 0 4 4 6 0 2 6 5 8

2018000395579 2:35 pm 10/31/18

227 415 A34 5 0.00 0.00 0.00 0.00 12.00 0.00 0.000.0075.00 3.00 Case 8:21-bk-11710-SC Doc 506 Filed 08/29/22 Entered 08/03/22 09:09:55 Desc Case 8:21-bk-11710-ES DMain5DocFineh07/26/2age & 550 to 107/26/22 16:39:25 Page 122 of 150 Main Document

WHEN RECORDED MAIL TO: (Assignee's Name & Address) MR. RANDALL L. NICKEL 4476 ALDERPORT DRIVE **HUNTINGTON BEACH, CA 92649**

Mail tax statements to: MR. RANDALL L NICKEL 4476 ALDERPORT DRIVE **HUNTINGTON BEACH, CA 92649**

(Space Above this Line for Recorder's Use)

ASSIGNMENT OF GROUND LEASE & CONDOMINIUM SUBLEASE

No Consideration. Term of Lease Less Than 99 years.

WHEREAS

HOUSER BROS. CO., a limited partnership, as Landlord and ROBERT P. WARMINGTON, as Tenant, entered into that certain GROUND LEASE also known as the MASTER LEASE dated October 19, 1979, a Short Form Memorandum recorded in the Office of the Orange County, California Clerk Recorder in Book 13424, Page 499 inclusive.

HOUSER BROS. CO., a limited partnership, as Landlord and ROBERT P. WARMINGTON, as Tenant, entered into a PARTIAL CANCELLATION OF MASTER LEASE dated November 7, 1980 for that certain MASTER LEASE dated October 19, 1979; recorded in the Office of the Orange County, California Clerk Recorder in Book 13424, Pg(s) 1253-1255, **Instrument No. 8691.

WHEREAS

HOUSER BROS. CO., a limited partnership, as Landlord and ROBERT P. WARMINGTON, as Tenant, entered into that certain SUBLEASE dated October 19, 1979, a Short Form Memorandum recorded in the Office of the Orange County, California Clerk Recorder in Book 13424, Page 504, inclusive, with respect to those portions of Lots 1 and 2 of Tract No. 10542 in the City of Huntington Beach, California as shown on Miscellaneous Map(s) recorded in Book 456, Page(s) 49 and 50, in the Office of the Orange County, California Clerk Recorder.

HOUSER BROS. CO., a limited partnership, as Landlord and ROBERT P. WARMINGTON, as Tenant, entered into a PARTIAL CANCELLATION OF SUBLEASE dated October 19, 1979; for that certain SUBLEASE dated November 7, 1980, a Short Form Memorandum recorded in the Office of the Orange County, California Clerk Recorder in Book 13824, Pg(s) 1256-1258, with respect to those portions of Lots 1 and 2 of Tract No. 10542 in the City of Huntington Beach, California recorded in Book 456, Page(s) 49 and 50 of Miscellaneous Maps, in the Office of the Orange County, California Clerk Recorder, **Instrument No. 8692;

For valuable consideration, receipt of which is hereby acknowledged, the undersigned JAMIEL GALLIAN, hereby transfers and assigns to RANDALL L NICKEL, a married man, as his sole and separate property all right, title and interest of the undersigned, as Tenant, in and under that certain MASTER LEASE/ Ground Lease, dated November 7, 1980, recorded in the Office of the Orange County, California Clerk Recorder in Book 13824, Pg(s) 1259-1273, **Instrument No. 8693;

JAMIE L GALLIAN, hereby transfers and assigns to RANDALL L NICKEL, a married man, as his sole and separate property, all right, title and interest of the undersigned, as Tenant, in and under that certain CONDOMINIUM SUBLEASE, dated August 1, 1980, by and between ROBERT P. WARMINGTON, as Landlord, and JOHN F. TURNER AND VIRGINIA H. TURNER, HUSBAND AND WIFE AS JOINT TENANT, recorded on November 7, 1980, Office of the Orange County, California Clerk Recorder in Book 13824, Pg(s) 1274-1290, **Instrument No. 8694;

As amended by the FIRST AMENDMENT TO CONDOMINIUM SUBLEASE effective January 1, 2003, recorded in the Office of the Orange County, California Clerk Recorder as Document No. 2003-001044770 on August 28, 2003.

JAMIE L GALLIAN, hereby transfers and assigns to RANDALL L NICKEL, a married man, as his sole and separate property all right, title and interest of the undersigned, as Tenant, in and under that certain CONVEYANCE OF REMAINDER INTEREST, dated November 7, 1980, recorded in the Office of the Orange County, California Clerk Recorder in Book 13824, Pg(s) 1291-1293, **Instrument No. 8695;

JAMIE L GALLIAN, hereby transfers and assigns to RANDALL L NICKEL, a married man, as his sole and separate property, all right, title and interest of the undersigned, as Tenant, in and under that certain CONDOMINIUM SUBLEASE (SHORT FORM - MEMORANDUM AND GRANT DEED, dated November 7, 1980, recorded in the Office of the Orange County, California Clerk Recorder in Book 13824, Pg(s) 1294-1298, **Instrument No. 8696.

ASSIGNOR JAMIE L GALLIAN

STATE OF CALIFORNIA

COUNTY OF ORANGE

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

Personallyappeared

Who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

PAUL DYER Notary Public - California Riverside County Commission # 2211938 My Comm. Expires Aug 28, 2021

(This space for Notary Seal)

Signature of Notary Public

ASSIGNMENT OF CONDOMINIUM SUBLEASE ACCEPTANCE AND AGREEMENT

The undersigned Assignee named in the foregoing Assignment hereby Accepts said Assignment and hereby agrees with for the benefit of the Master Lessor, Sublessor/Landlord, Tenant and under the Original Condominium Sublease commonly referred to throughout this document as "Condominium Sublease", described in said Assignment, to keep, perform and be bound by all the terms, covenants and conditions contained in said Condominium Sublease and as amended by the First Amendment to Condominium Sublease on the part of the Master Lessor, Sublessor/Landlord and Condominium Sublease Tenant therein to be kept and performed, to all intents and purposes as though the undersigned Assignee was the Original Condominium Sublease Tenant there under.

Assignee agrees to pay Sublessor/Landlord a late fee equal to 6% of any rent or other payment due under the Condominium Sublease, which is not received by Sublessor/Landlord within ten (10) days of its due date. Said late fee is in addition to the interest due on unpaid installment indebtedness of 10% as provided in Article 17(A) of the Condominium Sublease. The undersigned Assignee agrees to pay attorneys fees and costs incurred by Landlord to collect rent or other payment under the Condominium Sublease or to otherwise enforce Sublessor/Landlord rights under the Condominium Sublease.

DATED:	10.3/	18	Tordall I Think
	70000		ASSIGNEE RANDALL L'NICKEL

) ss.

COUNTY OF ORANGE

A potery public or other officer completing this certificate verifies only the

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

On/0/31/21 before me, Kay Wer Whar foldie.

Who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary Public

STATE OF CALIFORNIA

(This space for Notary Se

PAUL DYER

Notary Public – California Riverside County Commission = 2211938 Comm. Expires Aug 28, 2021

EXHIBIT A (LEGAL)

The estate or interest in the land described:

A Ground leasehold and Condominium Sublease hold estate as to Parcels 1 and 2, said estate being more particularly described as the Lessees' interest under that certain Ground Lease set forth in subparagraph (A) herein below:

- That certain Ground Lease dated August 1, 1980, executed by Houser Bros. Co, A Limited Partnership organized under the Laws of the State of California, in which Clifford C. Houser and Vernon F. Houser constitute the sole General Partners, as Landlord, and by Robert P. Warmington, as Tenant, for the term ending December 31, 2059. Upon the Terms, Covenants and Conditions therein contained, recorded as follows in Official Records of said Orange County: Book 13824 Page 1259-1273 APN: 937-63-053, Unit 53.
- (B) That certain Condominium Sublease dated August 1. 1980, executed by Robert P. Warmington, as Sublessor and John F. Turner and Virginia H. Turner (Original Sublessee) for the term ending December 31. 2059. Upon the Terms, Covenants and Conditions therein contained, recorded as follows in Official Records of said Orange County: Book 13824 Page 1274-1290 APN: 937-63-053, Unit 53.

All that certain land interest situated in the State of California, County of Orange and is described as follows:

Unit 53 as shown and defined on a Condominium Plan (the "Condominium Plan") recorded in Book 13358 Page(s) 1193, et seq., Official Records of Orange County, California, excepting that portion consisting of buildings and other improvements;

An undivided one-eightieth (1/80th) interest as Tenants in Common in the Common Area of Lots 1 and 2 Tract No. 10542, in the City of Huntington Beach, County of Orange, State of California as shown on a map recorded in Book 456, Page(s) 49 and 50 of Miscellaneous Map, records of Orange County, California, as shown on the Condominium Plan, excepting that portion consisting of buildings and other improvements.

Except there from all minerals, oil, gas and other hydrocarbon substances lying below a depth of 500 feet below the surface of said Land without the right of surface entry above the depth of 500 feet from the surface, as reserved in deeds of record.

Those portions of Unit 53, building 14, inclusive, as shown and defined on the Condominium Plan, Consisting of buildings and other improvements.

An undivided one-eightieth (1/80th) interest as Tenants in Common, in and to those portions of the Common Area as shown and defined on the Condominium Plan, consisting of buildings or other improvements.

An easement for the exclusive use and occupancy of those portions of the restricted Common Area, as defined on said Condominium Plan for ground level entry, courtyard entry, staircases, garages, and attic space relating to said units.

A non-exclusive easement and right to use the Common Area as defined on said Condominium Plan, except the restricted Common Area(s).

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Main Dearturner Page Page 212 of 33

BOE-266 (P1) REV. 13 (05-20)

CLAIM FOR HOMEOWNERS' PROPERTY TAX EXEMPTION

If eligible, sign and file this form with the Assessor on or before February 15 or on or bef white

SE

CLAUDE PARRISH CLAUDE PARHISH
ORANGE COUNTY ASSESSOR
500 S. MAIN ST, FIRST FLOOR, SUITE 103
ORANGE, CA 92868-4512 or
P.O. BOX 628
SANTA ANA, CA 92702-0628
PHONE: (714) 834-3821
GAY, (714) 824-9825 FAX: (714) 834-2565 www.ocgov.com/assessor

Desc

fore the 30th day following the date of notice of supplemental assessment,	EOD ASSESS	OR'S USE ONLY
ichever comes first.		
EE INSTRUCTIONS BEFORE COMPLETING	Received	- Will disease with Alberta Del
NAME AND MAILING ADDRESS (Make necessary corrections to the printed name and mailing address)	Denied	
friends frocessary consecute to the printed realist and friends a	Reason for denial	
891-569-62	M-2085154	NO
GALLIAN, JAMIE LYNN	-	
16222 MONTEREY LN, SPC 376		· ·
HUNTINGTON BEACH, CA 92649	PROPERTY DESCRI Parcel No. 891-56	
	Address of dwelling 16222 MONTE HUNTINGTON	REY LN, UNIT 37 BEACH
	TR RANDRE	BLK 376
	LOT	UN
	SSN: XXXX-XX. 392	6
rint your social security number and name here	10:11:0 6	Delli DAI
	NAME: JUSTICE D	7/11/7/0
rint co-owner's or spouse's social security number and name when his property is also his/her principal residence	SSN:	
	NAME:	
STATEMENT	S	
This claim may be used to file for the Homeowners' Exemption for the A new owner must file a claim even if the property is already receive information and instructions before answering the questions listed below	ing the homeowners' exemption. Please	Assessment Roll, carefully read the
1. When did you acquire this property? 11-1-2018		
2. Date you occupied this property as your principal residence (see i	nstructions):	
3. Do you own another property that is, or was, your principal place)
If YES, please provide the address below, and the date you MOV	ED OUT, if no longer your principal place	of residence:
Address: Street address City	Zip Code	in thiday i year
Only the owners or their spouses who occupy the above-described proher legal representative may sign this claim. (If the property comprises wish to file separate claims; however, only one exemption will be allow.)	more than one dwelling unit, other co-ow ed per dwelling unit.)	ner occupants may
Only the owners or their spouses who occupy the above-described pro	more than one dwelling unit, other co-ow ed per dwelling unit.)	ner occupants may
Only the owners or their spouses who occupy the above-described proher legal representative may sign this claim. (If the property comprises wish to file separate claims; however, only one exemption will be allow. If you are buying this property under an unrecorded contract of sa	more than one dwelling unit, other co-ow ed per dwelling unit.) le and the Assessor does not have a co	ner occupants may
Only the owners or their spouses who occupy the above-described proher legal representative may sign this claim. (If the property comprises wish to file separate claims; however, only one exemption will be allow if you are buying this property under an unrecorded contract of sal you must attach a copy to this claim. CERTIFICATI	more than one dwelling unit, other co-ow ed per dwelling unit.) le and the Assessor does not have a co ON The of California that the foregoing and all info	py of the contract
Only the owners or their spouses who occupy the above-described proher legal representative may sign this claim. (If the property comprises wish to file separate claims; however, only one exemption will be allow if you are buying this property under an unrecorded contract of sayou must attach a copy to this claim.	more than one dwelling unit, other co-ow ed per dwelling unit.) le and the Assessor does not have a co ON The of California that the foregoing and all info	py of the contract
Only the owners or their spouses who occupy the above-described proher legal representative may sign this claim. (If the property comprises wish to file separate claims; however, only one exemption will be allow if you are buying this property under an unrecorded contract of sa you must attach a copy to this claim. CERTIFICATI I certify (or declare) under penalty of perjury under the laws of the Stational Including any accompanying statements or documents, is true, corrections.	more than one dwelling unit, other co-owned per dwelling unit.) le and the Assessor does not have a co- ON e of California that the foregoing and all infect, and complete to the best of my knowledge.	py of the contract
Only the owners or their spouses who occupy the above-described proher legal representative may sign this claim. (If the property comprises wish to file separate claims; however, only one exemption will be allow if you are buying this property under an unrecorded contract of sayou must attach a copy to this claim. CERTIFICATI I certify (or declare) under penalty of perjury under the laws of the Stational United Including any accompanying statements or documents, is true, commissionature of owner-occupant	one than one dwelling unit, other co-owned per dwelling unit.) It is and the Assessor does not have a co-owned and the Assessor does not have a co-owned and the Assessor does not have a co-owned and the complete to the foregoing and all infect, and complete to the best of my knowled parts. DATE DATE DATE	py of the contract

THIS DOCUMENT IS NOT SUBJECT TO PUBLIC INSPECTION

A002-985 (P1) (R 01/21)



0001120-1

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Page 39 of 190 Main Document STATE OF CALIFORNIA - BUSINESS

GAVIN NEWSOM, Governor

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT DIVISION OF CODES AND STANDARDS



Title Search

Date Printed: Jul 27, 2021

Decal #:

LBM1081

Use Code:

SFD

Manufacturer:

SKYLINE HOMES INC

Original Price Code:

BVH

Tradename:

CUSTOM VILLA

Rating Year:

Model:

Tax Type:

LPT

Manufactured Date: 05/29/2014

Last ILT Amount: Date ILT Fees Paid:

Registration Exp: First Sold On:

07/28/2014

ILT Exemption:

NONE

Serial Number

Length

Width

AC7V710394GA

PFS1130282

60'

15' 2"

AC7V710394GB

PFS1130281

HUD Label / Insignia

56'

15' 2"

Record Conditions:

- An application for title or registration change is pending with the department. For information regarding this application, please call 1-800-952-8356 and request to speak with a customer representative.

Registered Owner:

JAMIE LYNN GALLIAN

16222 MONTEREY LN SPACE 376 **HUNTINGTON BEACH, CA 92649**

Last Title Date:

02/24/2021

Last Reg Card:

Pending Reg Card

Sale/Transfer Info:

Price \$.00 Transferred on 02/25/2021

Situs Address:

16222 MONTEREY LN SPACE 376 HUNTINGTON BEACH, CA 92649

Situs County: ORANGE

Legal Owner:

JPAD LLC

RONALD J PIERPONT Tenants in Common Or

16222 MONTEREY LN SPACE 376 **HUNTINGTON BEACH, CA 92649**

Lien Perfected On:

02/25/21 10:11:00

Title Searches:

JANINE JASSO PO BOX 370161 EL PASO, TX 79937

Title File No:

LBM1081

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Doc 140 Filed 07/21/22 Entered 07/21/22 14:11:49 Desc
Main Document Page 1 of 33 Case 8:21-bk-11710-ES

1 2 3	JAMIE LYNN GALLIAN 16222 MONTEREY LANE UNIT 376 HUNTINGTON BEACH, CA 92649 (714) 321-3449					
4	JAMIEGALLIAN@GMAIL.COM					
5						
7						
8						
9						
10	UNITED STATES BANKRUPTCY COURT					
11	CENTRAL DISTRICT OF CALIFORNIA – SANTA ANA DIVISION					
12	In re	Case No. 8:21-bk-11710-ES				
13	JAMIE LYNN GALLIAN,	Chapter 7 AMENDED				
14	Debtor.	NOTICE OF LODGMENT OF ORANGE COUNTY TAX ASSESSORS PROOF OF				
15 16		DEBTORS HOMESTEAD EXEMPTION EFFECTIVE 2/25/2021 IN SUPPORT OF OPPOSITION TO MOTION OBJECTING TO CLAIMED HOMESTEAD EXEMPTION				
17 18		[Dk. No. 130]				
19		Date: July 21, 2022				
20		Time: 10:30 a.m. Ctrm: 5A ¹ Location: 411 W. Fourth Street, Santa Ana, CA				
21	92701 TO THE HONORABLE ERITHE A. SMITH, UNITED STATES BANKRUPTCY JUDGE, THE					
22	DEBTOR, AND ALL INTERESTED PARTIES:					
23	JAMIE LYNN GALLIAN ("Debtor.") files this Notice					
2	of Lodgment in support of her opposition ("Opposition") filed on July 1, 2022, as Dk. No. 135. At					
25	the time the Opposition was filed, Debtor's Proof of Exemption had not been received from the					
26	Assessors Office. The information needed to pro-	ove date of exemption is not made public.				
27 28	To continue to aid in the mitigation of the spread of the COVID-19 virus and in light of the response of the Bar to continue virtual appearances, Judge Smith will continue to hold the majority of her hearings remotely using ZoomGov audio and video. However, beginning September 1, 2021, Judge Smith will allow the option for in-person hearings and/or hybrid proceedings for trial and evidentiary hearings only.					

Case 8:21-bk-11710-SC Doc 586 Filed 08/29/22 Entered 08/03/22 09:89:55 Main Document Page 32 of 150 Doc 140 Filed 07/21/22 Entered 07/21/22 14:11:49

Desc Desc

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As such, the Opposition cited to and attached as Exhibit "1". Attached is a true and correct Real time Screen Capture from Orange County Tax Assessors Office in Real Time July 21, 2022. The responsible person providing this information to Jamie Gallian "JASON" Assessors Office Employee in the Exemption Department provided this information. A hard copy is currently being obtained by Jamie Gallian. I declare under the penalty of perjury the foregoing statement is True and Correct. Signed this 21st day of July, 2022, at Huntington Beach, CA County of Orange. DATED: July 21, 2022 JAMIE LYNN GALLIAN JAMIE LYNN GALLIAN, DEBTOR

Case 8:21-bk-11710-SC Doc 506 Filed 08/29/22 Entered 08/09/22 09:09:55 Des Main Document of Page 85 of 150

500 S. Main Street, First Floor, Suite 103 Orange, CA 92868-4512 or

P. O. Box 628 Santa Ana, CA 92702-0628



CLAUDE PARRISH COUNTY ASSESSOR Telephone: (714) 834-3821

FAX: (714) 834-2565 www.ocassessor.gov

ESTABLISHED 1889

July 21, 2022

OFFICE OF THE ASSESSOR

891-569-62 HX

GALLIAN, JAMIE LYNN 16222 MONTEREY LN, SPC 376 HUNTINGTON BEACH, CA 92649

SUBJECT: Assessor Parcel Number: 891-569-62

Property Address: 16222 MONTEREY LN, UNIT 376, HUNTINGTON BEACH

The Homeowners' Exemption on the above property has been active in Orange County as of 02-25-2021

Claimant Name: GALLIAN, JAMIE LYNN

If you have any questions, please call our office at (714) 834-3821.

Sincerely,

CLAUDE PARRISH County Assessor

Ву

Exemptions Division

I HERIEBY CERTIFIC (MAT THIS IS A TRUE AND CORRECT COPY OF A PERMANENT RECORD OF THE ASSESSOR'S OFFICE.

ORANGE COUNTY, CALIFORNIA

RY A)

SOSS TOF SI BH S: SS

ORANGE COUNTY ASSESSOR CLAUDE PARRISH

A002-994 (R 09/19)

Case 8:21-bk-11710-SC Doc 506 Filed 08/29/22 Entered 08/03/22 00:09:55 Desc

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2022-23 Secured Assessment Roll CLAUDE PARRISH, ORANGE COUNTY ASSESSOR

Full Parcel Report: Page 1 of 1

As of January 1st, 2022

Parcel No: 891-569-62

Tax Rate Area: 04-902

Property Type: MOBILE HOME

Owner / Mailing Address

Assessee: GALLIAN, JAMIE LYNN

Address: 16222 MONTEREY LN, SPC, 376

City, State: HUNTINGTON BEACH, CA

Zip: 92649

Assessed Value			
Assesseu value		Exemptions	Dates
Land:	0	Exe Type: HOMEOWNER	Land BaseYear: 2021
Improvement:	0		Improvement Base Year: 2021
Personal Property:	86,339		Tax Lien Status:
Other:	0		
Gross:	86,339		
Less Exemption:	7,000		
Net:	79,339		

Sale History

Reference Number: M2085154

Additional Information

Legal Description: T MHP RANDRE MSP 376

HEREBY CERTIFY THAT THIS IS A TRUE
AND CORRECT COPY OF A PERMANENT
RECORD OF THE ASSESSOR'S OFFICE.

ORANGE COUNTY, CALIFORNIA

BY, No. 1851

2022 JUL 21 PM 2: 18

AND SERVICE COUNTY ASSESSOR
HEIRRAY AGUA JO

Casse882219bbk41177109SSC DDoc15662 Filidect10.8291222 Hindecect10.80812220197597553 Dess Main Deartrisen Page 1 1 3 of 1 3 0 STATE OF CALIFORNIA

BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT DIVISION OF CODES AND STANDARDS REGISTRATION AND TITLING PROGRAM

PO Box 277820 Sacramento, CA 95827 1-800-952-8356 www.hcd.ca.gov



NOTICE OF SALE OR TRANSFER

ATTENTION	HOME/N RETURN COMPLI	OBILEHOME OR	COMMERCIAL MODULAR	AT THAT TIME	ER YOUR MANUFACTURED ME COMPLETE, SIGN, AND HANGE OF OWNERSHIP. A N TO COMPLETE THE		
SECTION I:							
SECTION II.	Trade name of unit. ECTION II: Enter the sale price and the date of sale/transfer including the month, day, and year.						
	ECTION II: Enter the sale price and the date of sale/transfer including the month, day, and year. ECTION III: Enter the full name and mailing address of the new owner/buyer(s).						
SECTION IV:		, city, and state indica	선거 마시 마시 이 경기에 가는 것이 없는 것이 없는 것이 없다.		ed. SELLER(S) MUST SIGN and		
SECTION I.	D	ESCRIPTION OF UN	IT				
Decal Nu	imber(s)		Serial Number(s)		Trade Name		
LBM1081	BM1081 AC7V710394GA; AC7V71		A; AC7V710394GA	SKYLII	/LINE CUSTOM VILLA		
For the sum of purchaser/own	f \$	pelow, on 02/25/202	receipt of which is hereby ackn		did sell, transfer and deliver to the rest in the unit described above.		
SECTION III.	N	AME OF PURCHAS	ER/NEW OWNER				
	IN GALLIA	AN AND J-SANDO	ASTLE, CO LLC				
Address: 16222 MOI	NTEREY I	N #376					
City: HUNTING	ON BEAC	СН	State: CALIFORNIA		Zip Code: 92649-0000		
SECTION IV.	C	ERTIFICATION AND	RELEASE OF SELLER(S)				
I/we have the all persons ar	right to sell sing prior to der penalty	it, and 3) I/we guaran this date, and 4) the of perjury under the	tee and will defend the title to unit is free of all liens and end aws of the State of California t IUNTINGTON BEACH	the unit against the unbrances. that the foregoing	he lawful owner(s) of the unit, and 2) he claims and demands of any and g is true and correct. CALIFORNIA State		
Signature of S	Seller:	Jan Lefn	Stelling, It	's mender.			
Printed Name	(s): J-SAN	DCASTLE CO LL	C				

HCD RT 476.8 (Rev. 03/21)

Casse88221blkk11177109SSC D20cc156562 Filidect010.82912242 Finitecectc1028018122420197597553 D2essc Main D20actr3enPagePagef 98 of 150

State of California
Department of Housing and Community Development
Division of Codes and Standards
Registration and Titling Program
P.O. Box 277820, Sacramento, CA 95827-7820
(800) 952-8356
www.hcd.ca.gov



MULTI-PURPOSE TRANSFER FORM

PLEASE COMPLETE ONLY THE SECTIONS THAT APPLY AND SIGN BOTTOM OF FORM

	UNIT DESCRIPTION
Decal (License) No.(s): LBM1081	Serial No.(s): AC7V710394GA; AV7V710394GA
SMOKE DETECT	OR AND CARBON MONOXIDE CERTIFICATION
above is equipped with a properly working,	e manufactured home, mobilehome, or multifamily manufactured home described operable smoke detector in accordance with California Health and Safety Code stector in accordance to California Residential Code Section R315.
	☑ YES ☐ NO
	PARK PURCHASE FEE EXEMPTION
The registered owner of the above-describ the registered owner is exempt from payme 18114.1). If you feel you qualify for the exe	ed manufactured home/mobilehome that is located on private property owned by ent of the \$5 Park Purchase Fund (PPF) fee (Health and Safety Code Section emption, complete the following questions:
 Do you (the registered owner) own you Do you (the registered owner) own the 	r manufactured home/mobilehome? ☑ YES ☐ NO land your manufactured home/mobilehome is located on? ☐ YES ☑ NO
D	ESIGNATION OF CO-OWNER TERM
We request the Department of Housing described above with the following co-owner	and Community Development to register our ownership interest in the uniterest in the uniterest (READ CAREFULLY AND CHECK ONE BOX.)
party passes to the surviving joint to title. TENCOM AND (Tenants in Common transfer his or her individual interessection to the tenant in common is required to transfer full ownership interest in common. The signature of each common. The signature of each spand wife.	of Survivorship): Upon the death of a joint tenant, the interest of the deceased enant. The signature of each joint tenant is required to transfer or encumber the mon with the names joined by the word AND): Each tenant in common may the without the signature of the other tenant(s) in common. The signature of each inster full interest in the unit to a new registered owner or to encumber the title. In with the names joined by the word OR): Any one of the tenants in common in the unit to a new registered owner without the signature of the other tenant(s) tenant in common is required to encumber the title. A unit may be registered as community property in the names of a husband ouse is required to transfer full interest in the unit or encumber the title. The with Right of Survivorship): A unit may be registered as community and and wife. At the death of one spouse, the decedent's community property use without administration. The signature of each spouse is required to transfer
interest passes to the surviving spo full interest in the unit or encumber IWe further agree to indemnify and save ha	the title. rmless the Director of the State of California, Department of Housing and Community said unit, for any loss they may suffer resulting from registration of the above described

Casse8822119bkk11177109SSC DDocc159562 Filiblect10.82912242 Hinteredct102809122420197597553 DDessc Main Docctroten Page Agge 93 of 150

Decal (License) No.(s): LBM1081	Serial No.(s): AC7V710394	IGA; AC7V710394GA
DECLARATION OF IN	NSTALLATION OF WATER HEATER SEIS	MIC BRACING
I/We the undersigned hereby state that all fuel gor multifamily manufactured housing described a Health and Safety Code Section 18031.7 and Pa	gas-burning water heater appliances in the nabove are seismically braced, anchored, or art 5 of Title 24 of the California Code of Re	nanufactured home, mobilehome strapped in accordance with gulations. heater is installed per s instructions.
SIGNATURE ON FRO	ONT SIDE IS CERTIFICATION FOR THIS S	ECTION
REASON FOR USE TAX AND	D/OR MOBILEHOME RECOVERY FUND F	EE EXEMPTION
Check appropriate box(es):		
The above-described unit was a gift. All rights a valuable consideration.	and interest of ownership were transferred withou	t exchange or money or other
The above-described unit has been acquired from		
CO OWNER	parents, spouse, grandparent(s), grandchii	ld, child, brother(s)*, sister(s)*
The name of a CO-OWNER show relationship	is being ADDED DELETE	D to the record.
☐ The above-described unit was received as the re	esuit of an inheritance.	
☐ Transfer of the above-described unit is being ma		
existing loan for which the tangible personal pro *NOTE: A sale between brother(s) or sister(s)	eneficial ownership of the property, (3) the trust preficial ownership of the property, (3) the trust property being transferred is the sole collateral for the perty being transferred is the sole collateral for the perty being transferred is the sole collateral for the perty being transferred is the sole collateral for the perty being transferred is the sole collateral for the perty being transferred is the sole collateral for the perty being transferred in the sole collateral for the perty being tran	is the assumption by the trust of ar the assumed loan. If minors, check here:
2	DESIGNATION OF TRUST	
I/We, the undersigned trustee(s), hereby state that the Trust is dated	he unit described above has been placed into a t	rust. This Declaration of
In compliance with Section 18080.1(b) of the Califo above be registered as shown below. I/We acknowlunit will reflect the information as shown below.	ornia Health and Safety Code, I/we as trustee(s ledge that the Department's permanent title reco) hereby request the unit described and the titling documents for the
Print Name of the Trus	st. This is how the name of the Trust will appear on title	
I/We as trustee(s) agree(s) to notify and make appropriately amend the permanent registration a described herein by submitting this form along with a	application with the Department of Housing	and Community Development to
I/We as trustee(s) further agree(s) to indemnify and s Development, and subsequent purchasers of said un unit in California and from issuance of a California Ce	nit for any loss they may suffer resulting from re-	Housing and Community jistration of the above described
	of the State of California that the foregoing is true	and correct
I/We certify under penalty of perjury under the laws o	the state of the s	and deliteda
Executed onat		
Evenuted on	City	State
Executed onat		

FICU R1 4/6.6G Side 2 (Rev. 08/20)

JAMIE LYNN GALLIAN 16222 MONTEREY LANE UNIT 376 HUNTINGTON BEACH, CA 92649

United States Bankruptcy Court, Central District (Santa Ana) of California.

IN RE:

Case No. 8:21-bk-11710-ES/SC

Jamie Lynn GALLIAN, Debtor.

Declaration of of Jamie Lynn Gallian in support of Granted all Huntington Beach Gables Liens be avoided

Declaration of Jamie Lynn Gallian

Debtor's prays her Motion be granted and the Huntington Beach Gables liens be avoided.

Jurisdiction

The Court has jurisdiction of this case pursuant to 28 U.S.C. § 157(a). Disputes regarding the avoidance of liens and impairment of claimed exemptions are core proceedings pursuant to 28 U.S.C. § 157(b) (2) (B) and (K).

I, Jamie Lynn Gallian declare the following,

1. The Huntington Beach Gables Homeowners Association "Abstract of Judgment" in the amount of \$3070.00, on November 19, 2018, with the Office of the Clerk Recorder, County for Orange County, State of California, Doc # 2018000435011 ("Abstract of Judgment-No. F"). 2. The Huntington Beach Gables Homeowners Association filed an "Abstract of Judgment" in the amount of \$46,138.00, on December 14, 2018, with the Office of the Clerk Recorder. California, County for Orange County, State of Doc # 2018000467142 ("Abstract of Judgment-No. G").

3. The Huntington Beach Gables Homeowners Association filed an "Abstract of Judgment" in the amount of \$9265.00, on May 03, 2019, with the Office of the Clerk Recorder, County for Orange County, State of California,

Doc # 2019000148568 ("Abstract of Judgment-No. H").

4. The Huntington Beach Gables Homeowners Association filed an "Abstract of Judgment" in the amount of \$319,653.59, on May 16, 2019, with the Office of the Clerk Recorder, County for Orange County, State of California,

Doc # 2019000165259 ("Abstract of Judgment-No. I").

5. The Huntington Beach Gables Homeowners Association filed an "Abstract of Judgment" in the amount of \$319,653.59, on May 16, 2019, with the Office of the Clerk Recorder, County for Orange County, State of California,

Doc # 2019000166068 ("Abstract of Judgment-No. J").

7. On September 10, 2020, The Huntington Beach Gables Homeowners Association filed a Release of Abstract of Judgment Instrument No, 2019000166068 in the amount of \$319,653.59, on May 16, 2019.

Doc # 2020000481922 (Release Abstract of Judgment-No. K).

- 8. The Debtor filed a Chapter 7 Voluntary Petition on July 09, 2021, in the United States Bankruptcy Court for the Central District (Santa Ana) of California, Case No. 8:21-bk-11710-ES (the "Bankruptcy Case").
- 9. At the time of the filing of the Debtor's Chapter 7 Voluntary Petition, the Debtor resided in the home as her personal residence and held an interest in real property located at 16222 Monterey Lane, Unit 376, Huntington Beach, CA 92649 (the "Residence").

10. The Debtor listed the Residence on her filed Schedule A/B, the property was subject to a "\$175,000 UCC filing 1/14/2019, Initial noting that Financing Statement File Number 197691916827. Jamie Lynn Gallian is the Lender under Security Agreement and Promissory Note executed November 16, 2018, with J-Sandcastle Co LLC, Debtor's sole member, non filing entity. 11. Jamie Lynn Gallian is the Registered owner of the 2014 Skyline Custom Villa Manufactured Home, Decal No. LBM 1081, installed on Lot 376 of Unit 4 of Tract 10542 in July 2014, pursuant to Health & Safety Code §§18551, under an unexpired Ground Lease, [a short form memorandum recorded October 18, 1979, Instrument No. 32442 and 32443.]

Debtor claimed the Residence as fully exempt on her filed Schedule C.

- 12. The Debtor listed Huntington Beach Gables Homeowners

 Association as an unsecured, non-priority debt in the approx. combined amount of

 \$413,000.00 on her filed Schedule E/F.
- 13. The appointed Chapter 7 Panel Trustee, Jeffrey Golden filed a "Report of Asset Distribution" in the Bankruptcy Case on May 3, 2022, DOC 90, without Notice to Debtor.
- 14. The deadline to object to the exemptions claimed by the Debtor has not been set.
- 15. On May 12, 2022, DOC 92, in the Bankruptcy Case Houser Bros Co dba Rancho Del Rey Mobilehome Estates, an interested party, filed an objection to Debtor's Declared Homestead filed July 9, 2021, with the Office of the Clerk Recorder, County for Orange County, State of California, DOC 95

- 16. The Huntington Beach Gables Homeowners Association filed a joinder to the Houser Bros Co Motion on May 13, 2022.
- 10. Janine Jasso, Esq. filed a joinder to the Houser Bros Co Motion on May 16, 2022.

Trustee Jeffrey Golden, filed a joinder to the Houser Bros Co Motion on July 1, 2022.

- 11. The Court heared the Motion on July 21, 2022.
- 12. The Houser Bros Co Motion states that J-Sandcastle Co, LLC ("J-Sandcastle Co LLC") was the registered title holder of the Residence on the date of the filing of the petition and therefore seeks judgment that the Homestead was effectively owned by J-Sandcastle Co, LLC, not the debtor.
- 20. J-Sandcastle Co LLC and J-Pad LLC were administratively cancelled with the CA Secretary of State after a unanimous vote of all the Members on November 22, 2021.
- 21. The Debtor filed a *Motion to Avoid Lien (522(f)* in the Bankruptcy Case on November, 14, 2024, for the purposes of avoiding the judgment lien(s)/Abstracts\ filed by The Huntington Beach Gables Homeowners Association.
- 22. On November 1, 2018, Debtor, a bona fide purchaser for value, purchased and obtained the Release of Unencumbered Interest, Certificate of Title, from the Legal and Registered Owner, Ms. Lisa Ryan, 2014 Skyline Custom Villa Manufactured Home, Decal No. LBM 1081, Serial No. AC7V710394GB/GA, located in TRACT 10542, Unit 4, Lot 376, on APN 178-011-16, adjacent to the mutli-family residential community Debtor sold her previous residence, Unit 53, 4476 Alderport Drive Huntington Beach, CA 92649, 937-63-053, on October 31, 2018 using the sale proceeds to purchase her new homestead.

- 23. Debtor sold her previous residence unencumbered home on October 31, 2018, to a bona fide purchaser for value, recorded in the Official Records of the Clerk Recorder, County of Orange, Instrument No. 2018000395579, legally described as Project No. 937-30 TRACT 10542, Lot 1 & Lot 2. APN 178-771-03, a 1966 subdivision recorded in Parcel Map Book 108, page 47-48, approximately 58 acres was subdivided into Parcel 1 & 2. Located on Parcel 2, 16222 Monterey Lane, Lot 376, Huntington Beach, CA 92649. Debtor moved into the Residence in approximately November 2018 after purchasing the manufactured home with the proceeds pursuant to \$\$522(P)(2)(b), from the unencumbered sale of her previous home, Unit 53, on October 31, 2018, APN 937-63-053, recorded in the Official Records of the Clerk Recorder Document No. 2018000395579.
- Both homes are subject to various governing document whether of record or not, under an eighty (80) year unexpired Ground Leasehold and Subcondominium Lease, recorded on October 22, 1979, Instrument No. 32242 and Instrument No. 32243, and re-recorded on December 5, 1979, Document No. 8246 and Instrument No. 8247. The total number of lots 459.
- 25. The Huntington Beach Gables Homeowners Association received notice of Debtor's bankruptcy when it was filed on July 9, 2021.
- Two
 26. No Proof of Claims have been filed.

- 28. The Certificate of Title to the 2014 Skyline Manufactured Home registered through the CA Department of Housing and Community Development. ("HCD") to Jamie Lynn Gallian. Jamie Lynn Gallian has continuously lived in the residence.
- 29. Debtor seeks to avoid Huntington Beach Gables

 Homeowners Association judgment lien(s) pursuant to 11 U.S.C. § 522(f). The
 applicable portions of that statute provide that the debtor may avoid the
 fixing of a lien on an interest of the debtor in property to the extent that
 such lien impairs an exemption to which the debtor would have been entitled under
 subsection (b) of this section, if such lien is
 - (A) a judicial lien, other than a judicial lien that secures a debt potentially of a kind that is specified in section 523(a)(5).
- 30. Debtor has established that The Huntington Beach Gables Homeowners Associations' (5) judicial lien impairs an exemption she would be entitled to but for the lien(s).
- 31. Lien avoidance is part of the overall scheme under federal bankruptcy law to provide debtors with a fresh start by allowing a debtot to emerge from bankruptcy free

from certain liens that encumbered their exempt property. *See In re Richardson*, 224 B.R. 804, 808-09 (Bankr. N.D. Okla. 1998).

32. CA State law determines the type of property that is exempt; that is, the specific property it reserves to its residents "exempt from attachment or execution and ... forced sale for the payment of debts ..." including "[t]he home of such person, provided that such home is the principal residence of such person..."

Debtor held an interest in the Residence when she filed this Chapter 7 case. Debtor filed a Declared Homestead with the Orange County Clerk Recorder, the Official Records prior to filing her Chapter 7 petition. Debtor claimed the property exempt as her homestead on schedule C. 33. The Huntington Beach Gables Homeowners Association registered its judgment liens against Debtor in Orange County, California and filed the judgments in the land records to operate as a judicial lien against any real property residence. The Huntington Beach Gables Homeowners Associations' 4-5 liens

Debtor listed the value of her exemption as \$600,000.00, Debtor indicated that the sum of The Huntington Beach Gables Homeowners Association lien(s) of: \$3070.00; \$46,138.99; \$9265.00; and \$319,653.59, recorded twice on the same day, exceed the value of debtors property.

34. The HOAs liens would exceed Debtor's interest in the property and impair her exemption pursuant to the formula for calculating impairment in § 522(f)(2)(A).

Based on the fact that the existence of the HOAs (5) liens impair debtors right to the claimed exemption, Debtor has satisfied her burden to avoid The Huntington Beach Gables Homeowners Associations' lien(s).

Debtor moved into the Residence in November 2018, several years before she filed Chapter 7 bankruptcy on July 9, 2021.

The Huntington Beach Gables Homeowners Association had notice of Debtor's bankruptcy, that Debtor had listed XXXX possible Lien interest in the Residence on Schedule A/B, and had claimed the Residence exempt as her homestead on Schedule C.

Debtor holds an interest in the Residence, noting that she did not believe that her claimed homestead exemption was an issue during the case, and that no challenge to Debtor's exemption pursuant to Fed. R. Bankr. P. 4003(b)(1) would arise.

The Huntington Beach Gables Homeowners Association believed that their lien that began in 2019, could not be discharged in bankruptcy.

There is no deadline identified in the Bankruptcy Code or Rules for filing a motion to avoid lien.

See Fed. R. Bankr. P. 4003. As clearly stated in § 522(f)(1)(A) and in Fed. R. Bankr. P. 4003(b)

(1), a judicial lien is avoidable if it impairs an exemption to which a debtor would be entitled, and a creditor may challenge a claim of exemption when debtor seeks to avoid its lien.

While Congress has allowed states to determine what property its residents may claim as exempt, "federal law exclusively governs the field of lien avoidance...." *Richardson*, 224 B.R. at 808. Courts considering motions to avoid liens or ownership interests are often called on to consider and apply state law within the framework of the Bankruptcy Code. The Court routinely encounters exemption claims under California law and is very familiar with the California exemptions for homestead and personal property.

Huntington Beach Gables Homeowners Association provided no evidence challenging the Debtor's homestead exemption. Debtor claimed the exemption on Schedule C. Debtor has lived in the Residence since November 2018. has Debtor has lived anywhere else or claimed any other property as her home from 2018 to the present. Debtor has always designated and occupied this property as her homestead. See 4 Collier on Bankruptcy P 522.10 (16th 2020).

The only requirement for claiming a homestead exemption under the California exemption statute is that the home claimed be "the principal residence of such person." Record title to the homestead is not required to claim a homestead exemption in the property.

Homestead is not an incidence of ownership. Nor does its presence or non-presence change ownership of the land. Nothing like it is known at common law. It is a special and peculiar interest in real property, the domicile of the family, which vests for the

benefit of the entire family although the title to the land may be entirely in a named leaseholder.

Debtors homestead interest is a creature of the Constitution and statutes. Homestead rights may attach to any possessionary interest in real estate which constitutes the dwelling place of the family regardless of the nature or character of the title or of the estate therein. Naked possession without any title or interest whatsoever may, under some circumstances, be sufficient as against all the world except the true owners and those claiming under them.

California law is instructive regarding property interests that debtors may possess at filing which are included in the bankruptcy estate as defined in § 541 of the Bankruptcy Code. To avoid a lien, it must impair an interest a debtor has in an exempt asset.

Debtor has always had an interest in the Residence she purchased with the funds she sold her previous residence the day before; when she filed bankruptcy; the cited California law and cases affirm that a homestead right is an interest in real property. See California Const., Art. 12, §§ 1 & 2. As the U.S. Supreme Court defines it, property of the estate consists of "all the interests in property, legal and equitable, possessed by the debtor at the time of filing ..." Owen v. Owen, 500 U.S. 305, 308 (1991). This definition is extremely broad.

Schedule A/B requires debtors to list any ownership interest or legal or equitable interest in any residence, building, land or similar property. Debtor answered "Yes" on Schedule A/B to indicate and disclose that she owned a legal or equitable interest in the

Residence, with what she believed a \$235,000.00 value on the home with an unknown value in an unexpired 80 year leasehold in the ground describing it as a possible interest of unknown value.

Debtor listed Huntington Beach Gables Homeowners Association as a unsecured creditor and HOA acknowledges that it received notice of and monitored debtors case. HOA filed a Proof of Claim.

The purpose of bankruptcy is to give debtors a fresh start by shedding debts that they owed but cannot pay. Part of the fresh start includes lien avoidance on exempt assets. See Richardson, 224 B.R. at 808.²

Debtor respectfully requests this Honorable Court to find that debtor has met her burden of proof to prevail on her Motion to avoid Huntington Beach Gables Homeowners Associations' liens on her homestead.

I declare under the penalty of perjury by the Laws of the State of California, the following to be true and correct.

RESPECTFULLY,

November 14, 2024

Signed this 8th day of XXXXXXX at Huntington Beach CA County of Orange.

HOMESTEAD DECLARATION

of Declared Homestead Owner or Spouse)

(Printed Name of Declared Homestead Owner or Spouse)

JAMIE LYNN GALLIAN

0748

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A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California County of 6-6152	
On 7/9/2 (Grea Brysman Notary Philic (insert name and title of the officer)
personally appeared 54m; Lyhn who proved to me on the basis of satisfactory en subscribed to the within instrument and acknowledge	vidence to be the person(s) whose name(s) is/are ledged to me that he(she/they executed the same in v his/her/their signature(s) on the instrument the
	ne laws of the State of California that the foregoing
WITNESS my hand and official seal.	GREG BUYSMAN COMM # 2341449 ORANGE County
2-3	Comm Exp Feb. 5, 2025

(Seal)

EXHIBIT F

EXHIBIT F

EXHIBIT F

Exception No. 1

SUPERIOR COURT OF CALIFORNIA.

COUNTY OF ORANGE CENTRAL JUSTICE CENTER

MINUTE ORDER

DATE: 09/27/2018

TIME: 01:30:00 PM

DEPT: C33

Desc

JUDICIAL OFFICER PRESIDING: James Crandall

CLERK: P. Rief

REPORTER/ERM: (ACRPT) Cheri Violette CSR# 3584

BAILIFF/COURT ATTENDANT: Julie Carney

CASE NO: 30-2017-00913985-CU-CO-CJC CASE INIT.DATE: 04/11/2017 CASE TITLE: The Huntington Beach Gables Homeowners Association vs. Bradley

CASE CATEGORY: Civil - Unlimited CASE TYPE: Contract - Other

EVENT ID/DOCUMENT ID: 72875934

EVENT TYPE: Motion to Compel Response to Requests for Admissions MOVING PARTY: The Huntington Beach Gables Homeowners Association CAUSAL DOCUMENT/DATE FILED: Motion to Compel Answers to Request for Admissions, 08/23/2018

EVENT ID/DOCUMENT ID: 72875943

EVENT TYPE: Motion to Compel Answers to Special Interrogatories MOVING PARTY: The Huntington Beach Gables Homeowners Association

CAUSAL DOCUMENT/DATE FILED: Motion to Compel Answers to Interrogatories Special, 08/23/2018

EVENT ID/DOCUMENT ID: 72875946

EVENT TYPE: Motion to Compel Answers to Form Interrogatories

MOVING PARTY: The Huntington Beach Gables Homeowners Association

CAUSAL DOCUMENT/DATE FILED: Motion to Compel Answers to Interrogatories Form, 08/23/2018

Additional events listed on last page.

APPEARANCES

Pejman D. Kharrazian, Esq., from Epsten Grinnell & Howell, APC, present for Cross -Defendant, Plaintiff(s)

Jamie L. Gallian, self represented Cross - Defendant, present.

David R. Flyer, Esq., specially appearing.

Tentative Ruling posted on the Internet.

The court hears oral argument. The court, having fully considered the arguments of all parties, both written and oral, as well as the evidence presented, now rules as follows: The Tentative Ruling, as amended, will become the final ruling of the court. Plaintiff's requests for sanctions as to the motions to compel further responses are denied.

The court rules as follows:

1. Motion by Plaintiff The Huntington Beach Gables Homeowners Association for an Order to Compel Responses to Form Interrogatories (Set One) from Defendant Jamie Gallian and Request

DATE: 09/27/2018

DEPT: C33

MINUTE ORDER

Page 1 Calendar No.

CASE TITLE: The Huntington Beach Gables Homeowners Association vs. Bradley

CASE NO: 30-2017-00913985-CU-CO-CJC

for Sanctions:

Plaintiff The Huntington Beach Gables Homeowners Association's unopposed Motion to Compel Responses to Form Interrogatories and Imposition of Sanctions is GRANTED. (See Code Civ. Proc. § 2030.290, subd. (a)).

Defendant Jamie L. Gallian is ordered to serve verified responses without objections to Plaintiff's Form Interrogatories, Set No. One, within ten days. The court imposes monetary sanctions against Defendant Jamie L. Gallian in the amount of \$1,535.00, payable to counsel for Plaintiff within thirty days.

2. Motion by Plaintiff The Huntington Beach Gables Homeowners Association for an Order to Compel Further Responses to Special Interrogatories (Set One) and Request for Sanctions:

The court GRANTS Plaintiff's Request For Judicial Notice.

Plaintiff The Huntington Beach Gables Homeowners Association's Motion to Compel Further Responses to Plaintiff's Special Interrogatories Set No. 1 is GRANTED. (See Code Civ. Proc. § 2030.300).

The court finds that Defendant is equitably estopped from asserting that the Plaintiff's motions are not timely filed, because these motions were initially timely filed, and ordered off calendar by the court in reliance upon a settlement between the parties placed on the record before the court. Once it became clear that defendant was unwilling to live up to the terms reached before the court, Plaintiff timely renewed the motions.

Defendant Jamie L. Gallian is ordered to serve further, non-evasive responses to Plaintiff's Special Interrogatories Set No. 1 without objections within ten days.

The request for monetary sanctions against Defendant Jamie L. Gallian is denied.

3. Motion by Plaintiff The Huntington Beach Gables Homeowners Association for an Order to Compel Responses to Request for Production of Documents (Set One) and Request for Sanctions:

Plaintiff's Request For Judicial Notice is GRANTED.

Plaintiff The Huntington Beach Gables Homeowners Association's Motion to Compel Responses to Inspection Demands and Imposition of Sanctions is GRANTED. (See Code Civ. Proc. § 2031.300, subd. (a)).

Defendant Jamie L. Gallian is ordered to serve verified responses without objections to Plaintiff's Inspection Demand, Set No. One, which fully complies with Code Civ. Proc. § 2031.210(a), and all responsive documents (whatever their source), within ten days.

The court also imposes monetary sanctions against Defendant Jamie L. Gallian in the amount of \$1,535.00, payable to counsel for Plaintiff within thirty days. (See Code Civ. Proc. § 2031.300, subd. (h)).

4. Motion by Plaintiff The Huntington Beach Gables Homeowners Association for an Order to Compel Further Responses to Request for Admissions (Set One) and Request for Sanctions:

DATE: 09/27/2018

DEPT: C33

MINUTE ORDER

Page 2

Calendar No.

CASE TITLE: The Huntington Beach Gables Homeowners Association vs. Bradley

CASE NO: 30-2017-00913985-CU-CO-CJC

Plaintiff The Huntington Beach Gables Homeowners Association's Motion to Compel to Further Responses to Plaintiff's Requests For Admissions, Set No. 1, is GRANTED. (See Code Civ. Proc. § 2033.290).

The court finds that Defendant is equitably estopped from asserting that the Plaintiff's motions are not timely filed, because these motions were initially timely filed and ordered off calendar by the court in reliance upon a settlement between the parties placed on the record before the court. Once it became clear that defendant was unwilling to live up to the terms reached before the court, Plaintiff timely renewed the motions.

Defendant Jamie L. Gallian is ordered to serve further, non-evasive responses to Plaintiff's Requests For Admissions Set No. 1 without objections within ten days.

The request for monetary sanctions against Defendant Jamie L. Gallian is denied.

Defendant's request for imposition of monetary sanctions is denied.

Defendant to give notice.

A Mandatory Settlement Conference is scheduled for 10/05/2018 at 09:00 AM in Department C33.

Defendant Jamie L. Gallian's oral Ex Parte Request to advance the hearing date on her Motion for Judgment on the Pleadings, set for 12/13/2018, is granted.

The Motion by Defendant Jamie L. Gallian for Judgment on the Pleadings, set for 12/13/2018, is ordered advanced to 12/06/2018 at 01:30 PM in this department.

Court orders defendant to give notice.

DATE: 09/27/2018 DEPT: C33

MINUTE ORDER

Page 3 Calendar No. Case 8:21-bk-11710-SC Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc Main Document Page 69 of 150

CASE TITLE: The Huntington Beach Gables Homeowners Association vs. Bradley

CASE NO: 30-2017-00913985-CU-CO-CJC

ADDITIONAL EVENTS:

EVENT ID/DOCUMENT ID: 72875949

EVENT TYPE: Motion to Compel Production

MOVING PARTY: The Huntington Beach Gables Homeowners Association

CAUSAL DOCUMENT/DATE FILED: Motion to Compel Production/Inspection of Documents or Things, 08/23/2018

DATE: 09/27/2018 DEPT: C33

MINUTE ORDER

Page 4 Calendar No. Case 8:21-bk-11710-SC Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc Main Document Page 50 of 150

Exception No. 1 (Part 2)

В

Y

Joyce J, Kapsal Epsten Grinnell & How 10200 WILLOW CREI SAN DIEGO, CA 9213 TEL NO. 858-527-0111 EMAIL ADDRESS POPIGNAP. ATTORNEY X JUGGE FOR	EK ROAD, SUITE 100 1 FAX NO (continual): 858-527-1531 MENT ASSIGNEE TOR OF RECORD	Hugh Ng * \$ R 201800 7 413 A0	d in Official Records, Orange County uyen, Clerk-Recorder 97.00 0 0 1 0 4 8 0 4 9 1 \$ * 00435011 2:30 pm 11/19/18 3 2 0 0.00 0.00 3.00 10.00 0.000,0075.00 3.00
SUPERIOR COURT OF CALIFORNIA, STREET ADDRESS 700 Civic MAILING ADDRESS 700 Civic OITY AND ZIP CODE: SARITA ARX BRANCH NAME CENTRAL JUSTIN	Center Drive West Center Drive West a, CA 92701 ce Center		FOR RECORDER'S USE ONLY
	gton Beach Gables Homeowners	Association	CASE NUMBER
DEFENDANT: Jamie L. Ga			30-2017-00913985-CU-CO-CJC
	FOF JUDGMENT—CIVIL D SMALL CLAIMS	Amended	FOR COURT USE ONLY
Jamie L. Gallian 4476 Alderport I Huntington Beac	f judgment and represents the follow e and last known address Drive #53		Pursuant to California Government Code § 68150(f), the Clerk of the Courthereby certifies this document accurately reflects the official court record. The electronic signature and seal on this document have the same validity and legal force and effect as an original clerk's signature and court seal. California Government Code § 68150(g).
d Summons or notice	of entry of sister-state judgment was 4476 Alderport Drive #53, H	personally served	
shown on page 2. 3. Judgment creditor (nam The Huntington Beac c/o Epsten Grinnell & Creek Rd, Ste 100, S Date: November 4, 201 Joyce J. Kapsal	e and address): h Gables Homeowners Association t Howell, 10200 Willow an Diego, CA 92131	5. Original a	abstract recorded in this county:
\$ 3,070.00 7. All judgment creditors at 8. a. Judgment entered on b. Renewal entered on	ent as entered or last renewed: and debtors are listed on this abstract. an (dale): 9/27/2018 [sanctions] (date): an installment judgment. David H. Yamasaki, Clerk of the Cou	a. Amou b. In favi 11. A stay of a. X i b. 1	execution fien attachment lien adorsed on the judgment as follows: Int \$ Int of (name and address): Int of
Form Adopted for Mandatory Use Judicial Council of California EJ-001 (Rev. July 1, 2014)		F JUDGMENT—C	

PLAINTIFF: The Huntington Beach Gables Homeowners As DEFENDANT: Jamie L. Gallian	sociation court case no.: 30-2017-00913985-CU-CO-CJC		
NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREE	DITORS;		
13. Judgment creditor (name and address):	14. Judgment creditor (name and address)		
15. Continued on Attachment 15.			
INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:			
16. Name and last known address Driver's license no. [last 4 digits] and state: Unknown	17. Name and last known address Driver's license no. [last 4 digits] and state:		
Social security no. [last 4 digits]: Unknown Summons was personally served at or mailed to (address):	Social security no. [last 4 digits]: Unknown Summons was personally served at or mailed to (address):		
Name and last known address Driver's license no, [last 4 digits] and state: Unknown Social security no, [last 4 digits]:	19. Name and last known address Driver's license no. [last 4 digits] and state: Unknown Social security no. [last 4 digits]: Unknown		
Summons was personally served at or mailed to (address):	Summons was personally served at or mailed to (address):		
20. Continued on Attachment 20.			

AND SMALL CLAIMS

1000

EXHIBIT G

EXHIBIT G

EXHIBIT G

Exception No. 2

Case 8:21-bk-11710-SC Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc Main Document Page 63 of 150

3728619	ELECTRONICALLY R Superior Court of Califi County of Orange 11/09/2018 at 10:23 Clark of the Superior By eClark, Deputy C	omie, s :23 AM Court
	1	COUNTY OF ORANGE CENTRAL JUSTICE CENTER
	2	DEC 04 2018
	3	DAVID H. YAMASAKI, Clerk of the Court
	4	BY:,DEPUTY
	5	
	6	
	7	
	8 SUPERIOR COURT OF T	HE STATE OF CALIFORNIA
	9 FOR THE COUNTY OF ORAN	GE, CENTRAL JUSTICE CENTER
	10	
	11 THE HUNTINGTON BEACH GABLES) Case No. 30-2017-00913985-CU-CO-
	HOMEOWNERS ASSOCIATION, a California Nonprofit Mutual Benefit) CJC
	Corporation,) Honorable James L. Crandall
	Plaintiff,	[PROPOSED] JUDGMENT FOR ATTORNEYS' FEES
	15 V.	
	SANDRA L. BRADLEY, individually and as Trustee of the Sandra L. Bradley Trust;	FAC Filed: May 16, 2017 Trial Date: December 10, 2018
	JAMIE L. GALLIAN, an individual; and DOES 1 through 25, inclusive,)
	Defendants.)
	19)
	20	{
	AND RELATED CROSS-ACTIONS.	3
	22)
	23	}
	24)
	25	}
	26	
	27	\
	28	- '
		-1-
	[PROPOSED] JUDGME	INT FOR ATTORNEYS' FEES

1 The above-captioned matter came on regularly for hearing on Cross-Defendants Lee 2 Gragnano, Ted Phillips, Lindy Beck, Jennifer Paulin, Janine Jasso, and Lori Burrett's Motion for 3 Attorneys' Fees and Costs on November 1, 2018 and November 8, 2018, in Department C33 of 4 the Superior Court in and for the State of California, County of Orange, the Honorable James L. 5 Crandall presiding. 6 Cross-Defendants Lee Gragnano, Ted Phillips, Lindy Beck, Jennifer Paulin, Janine Jasso, and Lori Burrett appeared by and through its attorneys, Brenda Radmacher of Gordon & Rees, LLP. Cross-Complainant Jamie L. Gallian, in pro per, appeared on behalf of herself. After 8 hearing evidence and arguments, and good cause appearing; 10 NOW, THEREFORE, IT IS ORDERED, ADJUDGED AND DECREED that Cross-11 Defendants Lee Gragnano, Ted Phillips, Lindy Beck, Jennifer Paulin, Janine Jasso, and Lori 12 Burrett are awarded their attorneys' fees in the amount of \$46,138.00 against Cross-Complainant 13 Jamie L. Gallian. Post-judgment interest at a rate of ten (10) percent annum from the date hereof, 14 till paid, shall accrue on the amount above. 15 IT IS SO ORDERED, ADJUDGED AND DECREED. 16 17 Dated: /2-4-, 2018 18 bnorable James L. Crandall udge of the Superior Court 19 20 21 22 23 24 25 26 27 28

PROPOSED JUDGMENT FOR ATTORNEYS' FEES

1141304/41128820v1

Case 8:21-bk-11710-SC Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc Main Document Page 65 of 150

Exception No. 2 (Part 2)

В

Y

Recording Requested By

Name: James E. Hawley (SBN: 299723)

Address: GORDON REES SCULLY & MANSUKHANI

633 W. 5th Street, 52nd Floor

City, State, Zip Code Los Angeles, CA 90071 Recorded in Official Records, Orange County Hugh Nguyen, Clerk-Recorder

ligh Nguyen, Clerk-Recorder

103.00

2018000467142 8:58 am 12/14/18

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

Title of Document

ABSTRACT OF JUDGEMENT

Non-Order Search Doc: OR:2018 00467142

Page 1 of 4

Requested By; martinv, Printed: 8/11/2020 1:43 PM

	EJ-001	
ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Ber number, an number) Recording requested by and return to: James E., Hawley (SBN; 299723) GORDON REES SCULLY & MANSUKHANI 633 W. 5th Street, 52nd Floor Los Angeles, CA 90071 TELNO: (213) 576-5000 FAX NO. (Optional): (877) 306-0 E.MAIL ADDRESS (Optional): ATTORNEY LUDGMENT ASSIGNEE OF RECORD	nd telephone	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF OTANGE		
STREET ADDRESS: 700 W. Civic Center Dr. MAILING ADDRESS: CITY AND ZIP CODE: Santa Ana, 92701 BRANCH NAME: Central Justice Center		FOR RECORDER'S USE ONLY
PLAINTIFF: The Huntington Beach Gables Homeon DEFENDANT: Sandra L. Bradley; Jamie L. Gallian et		CASE NUMBER 30-2017-00913985-CU-CO-CJC
ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS	☐ Amended	FOR COURT USE ONLY
The Diudgment creditor assignee of record applies for an abstract of judgment and represents the following a. Judgment debtor's Name and last known address Jamie L. Gallian 5782 Pinon Drive	lowing:	Pursuant to California Government Code § 68150(f), the Clerk of the Court hereby certifies this document accurately reflects the official court record. The electronic signature and seal on this document have the same validity and legal force and
Huntington Beach, CA 92649 b. Driver's license no. (last 4 digits) and state:	☑ Unknown	effect as an original clerk's signature and court seal. California Government Code § 68150(g).
 b. Driver's license no. [last 4 digits] and state: c. Social security no. [last 4 digits]: 3936 d. Summons or notice of entry of sister-state judgment was Jamie L. Gallian, 5782 Pinon Drive, Huntington B 	Unknown as personally served or mailed Beach, CA 92649	effect as an original clerk's signature and court seal. California Government Code § 68150(g).
b. Driver's license no. [last 4 digits] and state: c. Social security no. [last 4 digits]: 3936 d. Summons or notice of entry of sister-state judgment wa	Unknown as personally served or mailed Beach, CA 92649	effect as an original clerk's signature and court seal. California Government Code § 68150(g). It to (name and address):

Non-Order Search Doc: OR:2018 00467142 AND SMALL CLAIMS

	. Gallian et al.	sociation	30-2017-00913985-C	n-co-cic
NAMES AND ADDRESSES OF ADDITIONA	L JUDGMENT CRED	ITORS:		
13. Judgment creditor (name and address):		14. Judgmen	t creditor (name and address):	
Jennifer Paulin 4446 Alderport Dr. Huntington Beach, CA 92649		Lori Buri 16107 W Huntingt	rett Varmington Lane ton Beach, CA 92649	
15. Continued on Attachment 15.				
INFORMATION ON ADDITIONAL JUDGME	NT DEBTORS:			
16. Name and last known add		17.	Name and last known add	
			Name and last Kilowii add	1655
		L		
Driver's license no. [last 4 digits] and state	: Unknown	Driver's lice	ense no. [last 4 digits] and stat	e: Unknown
Social security no. [last 4 digits]:	☐ Unknown	Social secu	urity no. [last 4 digits]:	☐ Unknown
18. Name and last known addr	ess	19.	Name and last known add	ress
18. Name and last known addr	ess	19.	Name and last known add	ress
Driver's license no [last 4 digits] and state:			Name and last known addi	
		Driver's lice		9;
Driver's license no [last 4 digits] and state:	☐ Unknown ☐ Unknown	Driver's lice	ense no. [last 4 digits] and state	B: Unknown Unknown
Driver's license no. [last 4 digits] and state: Social security no. [last 4 digits]:	☐ Unknown ☐ Unknown	Driver's lice	ense no. [last 4 digits] and state urity no. [last 4 digits]:	B: Unknown Unknown

Non-Order Search Doc: OR:2018 00467142

Page 3 of 4

Requested By: martinv, Printed: 8/11/2020 1:43 PM

Case 8:21-bk-11710-SC Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc Main Document Page 69 of 150

				MC-025
SHORT TITLE: The Huntington	Beach Gable	s HOA v. Bradley;	Gallian	CASE NUMBER: 30-2017-00913985-CU-CO-CJC

ATTACHMENT (Number): 15

(This Attachment may be used with any Judicial Council form.)

Additional Judgment Creditors

Lee Gragnano 16062 Warmington Ave. Huntington Beach, CA 92649

Lindy Beck 4443 Chase Drive Huntington Beach, CA 92649

Ted Phillips 4447 Chase Drive Huntington Beach, CA 92649

(If the item that this Attachment concerns is made under penalty of perjury, all statements in this Attachment are made under penalty of perjury.)

Page 1 of 1

(Add pages as required)

Form Approved for Optional Use MC-025 [Rov. July 1, 2009]

ATTACHMENT to Judicial Council Form CEB www.ceb.com www.courtinlo.ca.gov

Non-Order Search Doc: OR:2018 00467142

Page 4 of 4

Requested By: martinv, Printed: 8/11/2020 1:43 PM

Exception No. 2 (Part 3)

For Office Use Only

-FILED-

File #: U200003862424



STATE OF CALIFORNIA Office of the Secretary of State, Alex Padilla NOTICE OF JUDGMENT LIEN (JL 1)

California Secretary of State 1500 11th Street Sacramento, California 95814

(916) 653-3516	Date Filed: 7/23/2020
Submitter Information:	
Contact Name	
Organization Name	
Phone Number	
Email Address	
Address	None
Judgment Debtor Information:	
Judgment Debtor Name	Mailing Address
Jamie Gallian	16222 Monterey Ln Spc 376 Huntington Beach, CA 92649
Judgment Creditor Information:	
Judgment Creditor Name	Mailing Address
Janine Jasso	16025 Warmington Lane Huntington Beach, CA 92649
Judgment Information:	
A. Name of Court Where Judgment Was Entered	Orange County Superior Court
B. Title of the Action	The Huntington Beach Gables HOA v. Bradley, Gallian, et al.
C. Case Number	30-2017-00913985-CU-CO-CJC

C.	Case Number		
D	Date Judgment Was Ent	arad	

12/04/2018

E. Date(s) of Subsequent Renewal of Judgment (if any)

None Entered

F. Date of This Notice

07/23/2020

G. Amount Required to Satisfy Judgment at This Date of Notice

\$53,684.41

All property subject to enforcement of a Money Judgment against the Judgment Debtor to which a Judgment Lien on personal property may attach under Section 697.530 of the Code of Civil Procedure is subject to this Judgment Lien.

Declaration and Signature:

Declaration:

I am a Judgment Creditor listed on the Judgment Lien.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Janine Jasso

07/23/2020

Sign Here

Date

EXHIBIT H

EXHIBIT H

EXHIBIT H

Exception No. 3

Joyce J. Kapsal (SBN: 091950) 1 Pejman D. Kharrazian (SBN: 279260) 2 EPSTEN GRINNELL & HOWELL, APC 10200 Willow Creek Road, Suite 100 3 San Diego, CA 92131 Phone: (858) 527-0111 / Facsimile: (858) 527-1531 4 jkapsal@epsten.com / pkharrazian@epsten.com 5 Attorneys for Petitioner THE HUNTINGTON BEACH GABLES HOMEOWNERS ASSOCIATION 6 7 8 SUPERIOR COURT OF THE STATE OF CALIFORNIA 9 FOR THE COUNTY OF ORANGE, CENTRAL JUSTICE CENTER 10 THE HUNTINGTON BEACH GABLES) Case No. 2017-00962999 HOMEOWNERS ASSOCIATION, 11 Judge: Hon. Sherri Honer Dept.: C66 Petitioner, 12 NOTICE OF RULING ON PETITIONER'S 13 MOTION FOR AWARD OF ATTORNEYS' JAMIE LYNN GALLIAN, 14 15 Respondent. Hearing Date: March 21, 2019 Hearing Time: 1:30 p.m. 16 Dept.: 17 18 19 TO RESPONDENT JAMIE L. GALLIAN AND TO HER ATTORNEY OF RECORD: 20 PLEASE TAKE NOTICE that on March 21, 2019, in Department C-66 of the above 21 entitled court, Petitioner's Motion for an Award of Attorneys' Fees against Respondent 22 JAMIE LYNN GALLIAN ("Gallian") came on regularly for hearing before the Hon, Sherri 23 Honer, Judge presiding. Steven Fink, Esq. appeared for Respondent and Joyce J. Kapsal, Esq. 24 appeared for Petitioner. 25 After considering the arguments of counsel, the Court confirmed its tentative ruling 26 which became the Order of the Court. Petitioner, THE HUNTINGTON BEACH GABLES 27 HOMEOWNERS ASSOCIATION, was awarded \$9,265.00 in attorneys' fees. 28 NOTICE OF RULING ON PETITIONER'S MOTION FOR ATTORNEYS' FEES

3809774v1

A true and correct copy of the	he Court's tentative ruling, which became the Order of t
Court, is attached hereto as Exhibit	A and incorporated herein by reference.
Dated: March 22, 2019	EPSTEN GRINNELL & HOWELL, APC
	By: Joyce J. Kapsal / Rejman D. Kharrazian Attorneys for Petitioner THE HUNTINGTON BEACH GABLES HOMEOWNERS ASSOCIATION

3809774v1

Case 8:21-bk-11710-SC Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc Main Document Page 86 of 150

EXHIBIT A

Dept C66 Law and Motion Tentative Rulings 3/21/19

Cal #1 Huntington Beach Gables Homeowners Assoc. v. Gallian 17-00962999

Petitioner's motion for attorney fees is GRANTED. Petitioner is awarded \$9,265.00 in attorney fees.

"With respect to attorney fees, section 425.16 provides in relevant part at subdivision (c): 'If the court finds that a special motion to strike is frivolous or is solely intended to cause unnecessary delay, the court *shall* award costs and reasonable attorney's fees to a plaintiff prevailing on the motion, pursuant to Section 128.5.' (Italics added.) Thus, the imposition of sanctions for a frivolous anti-SLAPP motion is mandatory. [Citation.]" (*Moore v. Shaw* (2004) 116 Cal.App.4th 182, 198-199.)

"The reference to section 128.5 in section 425.16, subdivision (c) means a court must use the procedures and apply the substantive standards of section 128.5 in deciding whether to award attorney fees under the anti-SLAPP statute. [Citation.] ... A determination of frivolousness requires a finding the anti-SLAPP 'motion is totally and completely without merit [citation], that is, any reasonable attorney would agree such motion is totally devoid of merit." (Moore, supra, 116 Cal.App.4th at 199, internal quotations omitted.)

Here, the court finds respondent's anti-SLAPP motion was frivolous and brought solely for delay. The untimely motion was filed 8 months after the request for restraining order had been filed and was filed on the day set for the hearing on the request for restraining order. Moreover, for the reasons stated in denying respondent's anti-SLAPP motion, any reasonable attorney would find the motion totally devoid of merit. Although the request for restraining order refers to pending litigation with respondent, the conduct sought to be retrained was alleged threatening and harassing behavior and destruction of board members' personal property. Neither vandalism nor harassment are constitutionally protected speech.

Based on a review of the breakdown of legal work provided in counsel's supplemental declaration, petitioner seeks \$10,050 for legal work related to preparing for the hearing on the restraining order, which was unrelated to opposing the anti-SLAPP motion. Additionally, petitioner billed 5 hours for attending a hearing on the anti-SLAPP motion, which could have been conducted via court call in no more than 1 hour (as was the hearing on the motion for attorney fees). Accordingly, the court finds attorney fees of \$325 to be reasonable for attending the hearing on the anti-SLAPP motion and reduces the total amount of attorney fees awarded accordingly.

Cal. #2 Orange County Transportation Authority (OCTA) v. Carrera 01026567

Petitioner OCTA's unopposed motion to set aside the dismissal entered on November 20, 2018 is GRANTED.

Petitioner has demonstrated the dismissal entered on November 20, 2018 was the result of its counsel's inadvertence or excusable mistake. (Code Civ. Proc., § 473(b); Su Decl., ¶ 2.) Petitioner acted diligently in promptly moving for relief, accordingly, relief is mandatory.

Moreover, based on Nancy Su's declaration filed in support of the motion, OCTA has corrected the deficiency resulting in the OSC re dismissal initially being set. Specifically, the court scheduled the OSC due to an unexplained discrepancy between the address to which the notice of violations and the notice of intent to enter judgment were sent. Per Ms. Su's declaration, OCTA mailed the Notice of Intent to Enter Judgment to 11780 Hazeldell Dr. because it believes it is the current mailing address for respondents. (St. Decl., ¶ 3.) OCTA received this address through a skip trace after mail sent to respondents' previous address was returned. (Id.) The 11780 Hazeldell Dr. address is different than the address to which the 2014 Notice of Toll Evasion Violation was sent because it has been updated. (Id.) OCTA also provided evidence that it has not received returned mail from 11780 Hazeldell Dr. (Id. at ¶ 4.)

Respondents have failed to file an opposition to contest OCTA's account of the facts.

Moving party to give notice.

Cal #3 Huntington Beach Gables Homeowners Assoc. v. Gallian 17-00962999

Petitioner's motion for attorney fees is continued to 3/21/19 at 1:30 p.m. to allow for proper service. According to the proof of service, the declarant "caused" the documents to be served on respondent via email. A proof of service must be signed by the person actually serving the documents, not be someone "causing" the documents to be served. Moreover, there is no indication in the court file that respondent has agreed to accept electronic service (CCP § 1010.6(2)(A)(i)), and no email address was provided to the court when respondent filed a substitution of attorney on 12/4/18 updating her service address. (The court further notes the physical service address listed on the proof of service differs from the physical address noted in the substitution of attorney, which is the latest document filed by respondent in the action.)

In addition to continuing the motion to allow for service, the court further continues the motion to allow for the filing of detailed billing records, as it appears petitioner is seeking recovery of fees unrelated to opposing the anti-SLAPP motion. Accordingly, pursuant to *Christian Research Inst. v. Alnor* (2008) 165 Cal. App. 4th 1315, 1320, the court orders the petitioner to submit detailed billing records by 2/19/19. Assuming respondent is timely served by mail no later than 2/22/19, respondent's opposition is due 3/8/19.

	POS-050/EFS-05
ATTORNEY OR PARTY WITHOUT ATTORNEY STATE BAR NO. 91950/279260 NAME: JOYCE J. Kapsal / Pejman D. Kharrazian, Esq. FIRM NAME: EPSTEN GRINNELL & HOWELL, APC STREET ADDRESS: 10200 WILLOW CREEK ROAD, SUITE 100 CITY: SAN DIEGO STATE CA ZIPCODE: 92131 TELEPHONE NO.: 858-527-0111 FAX NO. 858-527-1531 E-MAIL ADDRESS: jkapsal@epsten.com / pkharrazian@epsten.com ATTORNEY FOR (name): Huntington Beach Gables Homeowners Association SUPERIOR COURT OF CALIFORNIA, COUNTY OF ORANGE STREET ADDRESS: 700 Civic Center Drive West	FOR COURT USE ONLY
MAILING ADDRESS: 700 Civic Center Drive West CITY AND ZIP CODE: Santa Ana, CA 92701	
BRANCH NAME. Central Justice Center	CASE NUMBER:
PLAINTIFF/PETITIONER: The Huntington Beach Gables Homeowners Association	2017-00962999-CU-HR-CJC
DEFENDANT/RESPONDENT: Jamie L. Gallian	JUDICIAL OFFICER:
	Hon. Sherri Honer
PROOF OF ELECTRONIC SERVICE	C-66
b. My electronic service address is (specify): shart@epsten.com 2. I electronically served the following documents (exact titles): Notice of Ruling of Attorneys' Fee	n Petitioner's Motion for Award of
The documents served are listed in an attachment. (Form POS-050(D)/EF	S-050(D) may be used for this purpose.)
1 electronically served the documents listed in 2 as follows: a. Name of person served: Steven A. Fink	
On behalf of (name or names of parties represented, if person served is an attor Jamie L. Gallian	ney)
b. Electronic service address of person served : sfink astevefinklaw.com	
c. On (date): March 22, 2019	
The documents listed in item 2 were served electronically on the persons a (Form POS-050(P)/EFS-050(P) may be used for this purpose.)	and in the manner described in an attachment.
Date: March 22, 2019	
declare under penalty of perjury under the laws of the State of California that the forego	oing is true and correct.
Stephanie Hart	Hart
(TYPE OR PRINT NAME OF DECLARANT)	(SIGNATURE OF DECLARANT)
	Page 1 of 1

Form Approved for Optional Use Judicial Council of California POS 050/EFS-050 [Rev. February 1, 2017] PROOF OF ELECTRONIC SERVICE (Proof of Service/Electronic Filing and Service) Cal. Rules of Court, rule 2:251 www.courts.ca.gov Westlaw Doc & Form Builder* Exception No. 3 (Part 2)

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RECORDING REQUESTED BY:

THE HUNTINGTON BEACH GABLES HOMEOWNERS ASSOCIATION

WHEN RECORDED MAIL TO:

THE HUNTINGTON BEACH GABLES HOMEOWNERS ASSOCIATION Epsten Grinnell & Howell, APC 10200 Willow Creek Road, Suite 100 San Diego, CA 92131-1138

Recorded in Official Records, Orange County Hugh Nguyen, Clerk-Recorder

2019000148568 4:19 pm 05/03/19

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Title:

ABSTRACT OF JUDGMENT

٧.

THE HUNTINGTON BEACH GABLES HOMEOWNERS ASSOCIATION

JAMIE LYNN GALLIAN

30-2017-00962999-CU-HR-CJC

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, and Sinie Ba	EJ-001	
After recording, return to: Joyce J. Kapsal/Pejman D. SBN: 091950/2 EPSTEN GRINNELL & HOWELL, APC 10200 WILLOW CREEK ROAD, SUITE 100. SAN DIEGO, CA 92131 TEL NO 858-527-0111 FAXNO (coptional): 858-527-153. EMAIL ADDRESS (Optional) jkapsal@epsten.com X. ATTORNEY X. JUDGMENT ASSIGNEE OF RECORD	79260	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF ORANGE. STREET ADDRESS. 700 Civic Center Drive W091950/est/ MAILING ADDRESS. 700 Civic Center Drive West CITY AND ZIP CODE: Santa Ana. CA 92701-4045 BRANCH NAME. Central Justice Center		Manufacture and the second
PLAINTIFF: The Huntington Beach Gables Homeowr	and Annington	FOR RECORDER'S USE ONLY
DEFENDANT: Jamie Lynn Gallian	ners Association	GASE NUMBER
		30-2017-00962999-CU-HR-CJC
ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS	Amended	FOR COURT USE ONLY
1. The X judgment creditor assignee of applies for an abstract of judgment and represents the a. Judgment debtor's Name and last known address Name and last known address Jamie L. Gallian 16222 Monterey Lane, #376 Huntington Beach, CA 92649 b. Driver's license no. [last 4 digits] and state 0742// c. Social security no. [last 4 digits]: xx-xx-3936 d. Summons or notice of entry of sister-state judgm Jamie L. Gallian, 16222 Monterey Lane, #376 Huntington Beach, CA 92649 linformation on additional judgment debtors is shown on page 2. Judgment creditor (name and address): The Huntington Beach Gables Homeowners Associate C/o Epsten Grinnell & Howell, 10200 Willow Creek Road, San Diego, CA 92131 Date: April 3. 2019 Divee J. Kapsal (TYPE OR PRINT NAME)	of record ne following: CA Unknown Unknown ent was personally served o 4. Informatio shown on 5. Original aktion	n on additional judgment creditors is page 2. estract recorded in this county:
Total amount of judgment as entered or last renewed \$ 9265.00 All judgment creditors and debtors are listed on this ab a Judgment entered on (date): March 21, 2019 b. Renewal entered on (date): This judgment is an installment judgment. David H. Yamasaki, Clerk This abstract issued on 04/30/2019	is end b. In favor 11. A stay of en a. Mount b. of the Court 12. a. location	of (name and address): forcement has t been ordered by the court. en ordered by the court effective until ele): ertify that this is a true and correct abstract of judgment entered in this action. ertified copy of the judgment is attached. S. Wilson
rn Aslopted for Mandatory Use ABSTRAC	CT OF JUDGMENT—CIV	Deputy Deputy
Itical Council of Caldornia	ND SMALL CLAIMS	Code of Civil Procedure, §§ 484 485, 874, 700.190 Westlaw Dot & Form Builder

DEFENDANT: Jamie Lynn Gallian	ation COURT CASE NO.; 30-2017-00962999-CU-HR-CJC
NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CRE	
13. Judgment creditor (name and address):	14. Judgment creditor (name and address):
NFORMATION ON ADDITIONAL JUDGMENT DEBTORS: 16. Name and last known address Driver's license no. [last 4 digits] and state: Unknown Social security no. [last 4 digits]: Unknown Summons was personally served at or mailed to (address):	17. Name and last known address Driver's license no. [last 4 digits] and state: Unknow Social security no. [last 4 digits]: Unknow Summons was personally served at or malled to (address).
Driver's license no. [last 4 digits] and state:	19. Name and last known address Driver's license no. [last 4 digits] and state:
Driver's license no, [last 4 digits] and state:	Driver's license no. [last 4 digits] and state:
Driver's license no, [last 4 digits] and state: Unknown Social security no. [last 4 digits]: Unknown	Driver's license no. [last 4 digits] and state: Unknown Social security no. [last 4 digits]: Unknown

EXHIBIT I

EXHIBIT I

EXHIBIT I

Exception No. 4

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ELECTRONICALLY RECEIVED
Superior Count of California,
County of Orange
04/02/2019 at 09:44:37 AN
Clerk of the Superior Count
By Natasha Dorfman, Deputy Clerk

SUPERIOR COURT OF CALIFORNIA
COUNTY OF ORANGE
CENTRAL JUSTICE CENTER

MAY 0 6 2019

DAVID H. YAMASAKI, Clerk of the Court

BY:_____DEPUTY

SUPERIOR COURT OF THE STATE OF CALIFORNIA COUNTY OF ORANGE, CENTRAL JUSTICE CENTER

THE HUNTINGTON BEACH GABLES HOMEOWNERS ASSOCIATION, a California Nonprofit Mutual Benefit Corporation,

Plaintiff,

V.

SANDRA L. BRADLEY, individually and as Trustee of the Sandra L. Bradley Trust; JAMIE L. GALLIAN, an individual; and DOES 1 through 25, inclusive,

Defendants.

CASE NO. 37-2017-00913985-CU-CO-CJC

Judge: James L. Crandall Dept.: C33

PROPOSED! JUDGMENT IN FAVOR OF PLAINTIFF THE HUNTINGTON BEACH GABLES HOMEOWNERS ASSOCIATION AND AGAINST DEFENDANT JAMIE L. GALLIAN

Complaint Filed: April 11, 2017 First Amended Complaint filed: May 16, 2017 Trial Date: September 9, 2019

In this action for Breach of Governing Documents (Architectural Violations) and Nuisance Defendant Jamie L. Gallian was personally served with the Summons and Complaint on May 24, 2017. Defendant Gallian filed an answer to the Complaint, and to the First Amended Complaint. Subsequently, due to her failure to timely respond to discovery, on February 13, 2019 the Court ordered that Defendant's Answer to the Plaintiff's First Amended Complaint be stricken, and on February 13, 2019 entered the default against Defendant. Pursuant to the Court's order of February 13, 2019, Plaintiff The Huntington Beach Gables Homeowners Association has presented evidence of its costs for abating the nuisance caused by Defendant Gallian, as alleged in the First Amended Complaint.

380099271

JUDGMENT IN FAVOR OF PLAINTIFF AND AGAINST DEFENDANT JAMIE L. GALLIAN

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Upon the Application of Plaintiff, The Huntington Beach Gables Homeowners

Association for judgment against Defendant, and upon having reviewed the evidence and declarations, and proof having been made to the satisfaction of this Court, the Court finds in favor of Plaintiff, The Huntington Beach Gables Homeowners Association ("Association"), and against Defendant, Jamie L. Gallian ("Defendant") on all causes of action in the First Amended Complaint filed herein on May 16, 2017.

IT IS HEREBY ADJUDGED, ORDERED AND DECREED, as follows:

- 1. As to the First Cause of Action for Breach of Contract, the Court finds that Defendant breached the Association's Governing Documents, including the "Declaration of Covenants, Conditions and Restrictions for Huntington Beach Gables" containing the covenants, conditions and restrictions which governing the properties located within the Association, which was recorded on May 28, 1980, as Document No. 1980-28926 ("CC&Rs");
- At all times mentioned herein, Defendant was the tenant of, resident of, and/or
 claimed some interest in the condominium unit located within the Association commonly known
 as 4476 Alderport Drive, Unit 53, Huntington Beach, CA 92649 ("Subject Property");
- 3. As a result of Defendant's breach of contract, Plaintiff's damages include the cost of repairing damage to the Common Area caused by Defendant's failing to adhere to the architectural guidelines and specifications with respect to the construction of the patio cover and by constructing a concrete pad and installing an air conditioning unit on the exterior of Defendant's Subject Property which encroached upon the Association's common area and destroying the Association's landscaping;
- 4. As the Second Cause of Action for Nuisance, the Court finds that Defendant created conditions on the Subject Property that are an annoyance and nuisance to the Association and its residents, and as a result, the Association has incurred attorneys' fees and costs in connection with abating the nuisance;
- Plaintiff is entitled to recover its reasonable attorneys' fees and costs from Defendant pursuant to Civil Code section 5975(c) and Article XIV, Section 14. 7 of the Association's CC&Rs;

JUDGMENT IN FAVOR OF PLAINTIFF AND AGAINST DEFENDANT JAMIE L. GALLJAN

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Exception No. 4 (Part 2)

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EJ-001 *Recording Requested by and When Recorded Mail to Joyce J. Kapsal / Pejman D. SBN: 091950 / 279260 EPSTER GRINNELL & HOWELL, APC 10200 Willow Creek Road, Suite 100 San Diego, CA 92131 TEL NO: 858-527-0111 FAX NO. (optional): 858-527-1531 E-MAIL ADDRESS (Optional): jkapsal@epsten.com / EMAIL ADDRESS (Optional): jkapsal@epsten.com / ASSIGNEE OF RECORD	Recorded Hugh Ngu	in Official Records, Orange County uyen, Clerk-Recorder
SUPERIOR COURT OF GALIFORNIA, COUNTY OF ORANGE STREET ADDRESS: 700 Civic Center Drive West MAILING ADDRESS: 700 Civic Center Drive West CITY AND ZIP CODE: Santa Ana, CA 92701 BRANCH NAME: Central Justice Center	48 401 A	00165259 12:56 pm 05/16/19 .03 3 0 0.00 0.00 6.00 0.00 0.000.0075.00 3.00
PLAINTIFF: The Huntington Beach Gables Homeowners	Association	CASE NUMBER
DEFENDANT: Sandra Bradiey, et al.		30-2017-00913985-CU-CO-CJC
ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS	x Amended	FOR COURT USE ONLY
1. The X judgment creditor assignee of record applies for an abstract of judgment and represents the following and Judgment debtor's Name and last known address Jamie L. Gallian 4476 Alderport Drive #53 Huntington Beach, CA 92649 b. Driver's license no. [last 4 digits] and state: 0742 / CA c. Social security no. [last 4 digits]: xxx-xx-3936 d. Summons or notice of entry of sister-state judgment was 4476 Alderport Drive #53, Huntington Beach, CA 92 Information on additional judgment debtors is shown on page 2. Judgment creditor (name and address): The Huntington Beach Gables Homeowners Association c/o Epsten Grinnell & Howell, 10200 Willow Creck Rd, Ste 100, San Diego, CA 92131	Unknown Unknown Unknown personally served or 649 Information shown on Original ab a. Date:	n on additional judgment creditors is page 2. stract recorded in this county:
Order Kd. Ste 100, San Diego, CA 92131 Order May 8, 2019 Oyce J. Kapsal	b. Instrument	CONTURE OF APPLICANT OR ATTORNEY)
Total amount of judgment as entered or last renewed: \$ 319,653.59 All judgment creditors and debtors are listed on this abstract. a. Judgment entered on (date): 5/6/2019 [9/27/2018 sanctions] b. Renewal entered on (date):	is end a. Amount	execution lien attachment lien orsed on the judgment as follows: S of (name and address):
David H. Yamasaki, Clerk of the Court This abstract issued on (date): May 14, 2019	b be (dz	forcement has t been ordered by the court. en ordered by the court effective until ate): ertify that this is a true and correct abstract of a judgment entered in this action. certified copy of the judgment is attached. Mary M Johnson Mary Defense. Deputy

PLAINTIFF: The Huntington Beach Gables Homeowners Associated DEFENDANT: Sandra Bradley, et al.	ation COURT CASE NO.: 30-2017-00913985-CU-CO-CJC
AMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITOR	RS:
3. Judgment creditor (name and address):	4. Judgment creditor (name and address):
5. Continued on Attachment 15.	
NFORMATION ON ADDITIONAL JUDGMENT DEBTORS:	
6. Name and last known address	Name and last known address
Driver's license no. [last 4 digits] and state:	Driver's license no. [last 4 digits] and state:
Social security no. [last 4 digits]: Unknown	Social security no. [last 4 digits]: Unknown
8 Name and last known address 1	9. Name and last known address
Driver's license no. [last 4 digits] and state:	Driver's license no. [last 4 digits] and state:
Social security no. [last 4 digits]: Unknown	Social security no. [last 4 digits]: Unknown
Summons was personally served at or mailed to (address):	Summons was personally served at or mailed to (address):
0. Continued on Attachment 20.	
ABSTRACT OF JUDG AND SMALL C	

Non-Order Search Doc: OR:2019 00165259 Page 2 of 3

* Requested By: martinv, Printed: 8/11/2020 1:43 PM

EXHIBIT J

EXHIBIT J

EXHIBIT J

Exception No. 5

COPY OF DUPLICATE RECORDED ABSTRACT

ARecording Requested by and When Recorded Mail to Joyce J. Kapsal / Pejman D. SBN: 091950 / 279260 EPSTEN GRINNELL & HOWELL, APC 10200 Willow Creek Road, Suite 100 San Diego, CA 92131 TEL NO: 858-527-0111 FAX NO: (optional): 858-527-1531 E-MAIL ADDRESS (Optional): jkapsal@epsten.com / X ATTORNEY X JUDGMENT ASSIGNEE OF RECORD	P	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF ORANGE STREET ADDRESS 700 Civic Center Drive West MAILING ADDRESS: 700 Civic Center Drive West CITY AND ZIP CODE: Santa Ana, CA 92701 BRANCH NAME: Central Justice Center		
PLAINTIFF: The Huntington Beach Gables Homeowners A	ssociation	CASE NUMBER.
DEFENDANT: Sandra Bradley, et al.		30-2017-00913985-CU-CO-CJC
ABSTRACT OF JUDGMENT—CIVIL		
	Amended	FOR COURT USE ONLY
1. The x judgment creditor assignee of record applies for an abstract of judgment and represents the following a. Judgment debtor's Name and last known address Jamie L. Gallian 4476 Alderport Drive #53 Huntington Beach, CA 92649 b. Driver's license no. [last 4 digits] and state: 0742 / CA c. Social security no. [last 4 digits]: xxx-xx-3936 d. Summons or notice of entry of sister-state judgment was passed at the state of the st	Unknown Unknown ersonally served or	Pursuant to California Government Code § 68150(f), the Clerk of the Court hereby certifies this document accurately reflects the official court record. The electronic signature and seal on this document have the same validity and legal force and effect as an original clerk's signature and court seal. California Government Code § 68150(g). mailed to (name and address):
Information on additional judgment debtors is shown on page 2. Judgment creditor (name and address): The Huntington Beach Gables Homeowners Association c/o Epsten Grinnell & Howell, 10200 Willow	shown on p	on additional judgment creditors is page 2. stract recorded in this county:
Creek Rd, Ste 100, San Diego, CA 92131	b. Instrument N	lo.:
Date: May &, 2019	1	Duce Japan
(TYPE OR PRINT NAME)		(SIGNATURE OF APPLICANT OR ATTORNEY)
6. Total amount of judgment as entered or last renewed: \$ 319,653.59 7. All judgment creditors and debtors are listed on this abstract. 8. a. Judgment entered on (date): 5/6/2019 [9/27/2018 sanctions] b. Renewal entered on (date): 9 This judgment is an installment judgment.	a. Amount: b. In favor	execution lien attachment lien orsed on the judgment as follows: \$ of (name and address):
David H Yemasaki. Clerk of the Court	12. a. X I ce	en ordered by the court effective until ste); ertify that this is a true and correct abstract of judgment entered in this action. ertified copy of the judgment is attached.
This abstract issued on (date): May 14, 2019 Form Adopted for Mandatory Use ABSTRACT OF	Clerk, by	Mary M Johnson Deputy

Case 8:21-bk-11710-SC Doc 506 Filed 11/29/24 Entered 12/02/24 09:59:55 Desc | Whain Document | Pragge 1957 off 1/452 |

PLAINTIFF: The Huntington Beach Gables Homeowners Associated Defendant: Sandra Bradley, et al.	30-2017-00913985-CU-CO-CJC
NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITO	DRS:
13. Judgment creditor (name and address):	14. Judgment creditor (name and address):
15. Continued on Attachment 15.	
INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:	
Driver's license no. [last 4 digits] and state: Unknown Social security no. [last 4 digits]: Unknown	Driver's license no. [last 4 digits] and state: Unknown Social security no. [last 4 digits]: Unknown
Summons was personally served at or mailed to (address).	Summons was personally served at or mailed to (address).
18. Name and last known address	19. Name and last known address
Driver's license no. [last 4 digits] and state: Unknown Social security no. [last 4 digits]: Unknown	Driver's license no. [last 4 digits] and state: Unknown Social security no. [last 4 digits]: Unknown
Summons was personally served at or mailed to (eddress): 20. Continued on Attachment 20.	Summons was personally served at or mailed to (address):

EXHIBIT K

EXHIBIT K

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Plaintiff-Judgment Creditor THE HUNTINGTON BEACH GABLES HOMEOWNERS ASSOCIATION and against Defendant-Judgment Debtor JAMIE L. GALLIAN in the records of the above-captioned court. Judgment Creditor summarily created a judgment lien on real property owned by Judgment Debtor by recording an Abstract of Judgment in the Office of the County Recorder of Orange County on May 16, 2019, at 12:56 p.m. as Document No. 201900016259. Also, on May 16, 2019, at 3:10 p.m., another original of the same Abstract of Judgment was recorded in the Office of the County Recorder of Orange County as Document No. 201900016608.

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Release of Abstract of Judgment Recorded on May 16, 2019 as Document No. 2019000166068

1 NOTICE IS HEREBY GIVEN that Judgment Creditor hereby withdraws and rescinds 2 the second Abstract of Judgment (only the second) which was recorded on May 16, 2019, at 3 3:10 p.m., in the official records in the Office of the Recorder of Orange County, California, as 4 Document No. 201900016608. The Abstract of Judgment recorded in the Office of the County 5 Recorder of Orange County on May 16, 2019, at 12:56 p.m. as Document No. 201900016259 6 is to remain in full force and effect. 7 NOTICE IS FURTHER GIVEN that the Abstract of Judgment recorded in the Office 8 of the County Recorder of Orange County, on May 16, 2019, at 12:56 p.m. as Document No. 9 201900016259 is still valid, enforceable, and secures as a lien against any and all real property 10 owned by Defendant-Judgment Debtor JAMIE L. GALLIAN, which is located within the 11 County of Orange, which was levied upon as a result of the recording of the Abstract of 12 Judgment. 13 Dated: August 20, 2020 EPSTEN, APC 14 By. 15 Joyce J. Napsal Attorneys for Plaintiff Judgment Creditor 16 THE HUNTINGTON BEACH GABLES HOMEOWNERS ASSOCIATION 17 18 19 20 21 22 23 24 25 26 27 28 Release of Abstract of Judgment Recorded on MAY 16, 2019 as Document No. 2019000166068

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A Notary Public or other officer com- the individual who signed the docume truthfulness, accuracy, or validity of the	pleting this certificate verifies only the identity of nt to which this certificate is attached, and not the nat document.
STATE OF CALIFORNIA)	
COUNTY OF SAN DIEGO)	
On August 20, 2020, before me,	Olivia M. Castro, Notary Public, personally
	o me on the basis of satisfactory evidence to be the
person(s) whose name(s) is/are subscribe	ed to the within instrument and acknowledged to me
	his/her/their authorized capacity(ies), and that by
	ent the person(s), or the entity upon behalf of which
he person(s) acted, executed the instrume	ent.
	RJURY under the laws of the State of California that
he foregoing paragraph is true and correc	t.
	OLIVIA M. CASTRO
VITNESS my hand and official seal.	Notary Public - California San Diego County Commission # 2323642
Devia en Casto	My Comm. Expires Mar 10, 2024
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In re

JAMIE LYNN GALLIAN,

Debtor.

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UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA SANTA ANA DIVISION

Chapter 7

Case No. 8:21-bk-11710-SC

MEMORANDUM OF DECISION
REGARDING DEBTOR'S MOTION FOR
RECONSIDERATION OF THE COURT'S
AUGUST 5, 2022 ORDER SUSTAINING
OBJECTION TO DEBTOR'S
HOMESTEAD EXEMPTION

Date: September 22, 2022

Time: 10:00 a.m.

Place: Courtroom 5A - via zoom

On July 26, 2022, Jamie Lynn Gallian ("Debtor") filed "Debtors [sic] Notice of and Motion for Reconsideration of 7.21.22 Order Sustaining Houser Bros. Co. DBA Rancho Del Rey Mobile Home Estates [sic] Objection to Debtor's Claimed Homestead Exemption and Joinder Parties Huntington Beach Gables HOA; Janine Jasso" [dkt # 157] (the "Motion"). Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates ("Houser Bros") filed a "Response to Debtor's Notice of and Motion for Reconsideration of 7.21.22 Order Sustaining Houser Bros. Co. DBA Rancho Del Rey Mobile Home Estate's [sic] Objection

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to Debtor's Claimed Homestead Exemption" [dkt # 170] (the "Response") on August 4, 2022. Jeffrey Golden, the Chapter 7 Trustee ("Trustee"), filed "Trustee's Joinder in Houser Bros. Co. DBA Rancho Del Rey Mobile Home Estates' Response to Debtor's Notice of and Motion for Reconsideration of 7.21.22 Order Sustaining Houser Bros. Co. DBA Rancho Del Rey Mobile Home Estate's [sic] Objection to Debtor's Claimed Homestead Objection" [dkt 171] (the "Trustee's Joinder") on August 4, 2022. Also on August 4, 2022, the Huntington Beach Gables Homeowners Association (the "HOA") filed "The Huntington Beach Gables Homeowners Association's Joinder to Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates' Response to Debtor's Motion for Reconsideration" [dkt #173] (the "HOA Joinder"). Debtor filed a "Reply to Houser Bros Co DBA Rancho Del Rey MobileHome [sic] Estates [sic] Opposition to Debtors [sic[Motion for Consideration [sic] of 7/21/22 Order Sustaining Houser Bros Co DBA Rancho Del Rey Mobilehome [sic] Estates [sic] Objection to Debtor's Claimed Homestead Exemption" [dkt #185] (the "Reply"). The Motion initially came on for hearing before the Honorable Erithe A. Smith on August 18, 2022 at 10:30 a.m. The hearing was subsequently continued to September 22, 2022 for further oral argument. Appearances were made as noted on the Court's record. After the hearing, the matter was taken under advisement.¹

Procedural Background

On May 12, 2022, Houser Bros filed a "Motion Objecting to Debtor's Claimed Homestead Exemption" ("Homestead Motion"). Dkt. 95. Joinders to the Homestead Motion were filed by the HOA, creditor Janine Jasso ("Jasso"), and chapter 7 trustee

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¹ This case was transferred to the Honorable Scott Clarkson on September 1, 2022 due to the retirement of the undersigned, Judge Erithe Smith, on October 29, 2022. However, as Judge Smith issued the underlying order sustaining Trustee's objection to Debtor's homestead exemption, presided over the hearing on Debtor's instant motion for reconsideration, and continues to serve as a recalled bankruptcy judge, she has authority and jurisdiction to rule on this motion for reconsideration.

Jeffrey Golden ("Trustee")² (collectively, the "Joining Parties"). Dkts. 98, 100. The Homestead Motion was set for hearing on June 2, 2022, at 10:30 a.m. Dkt. 99. Debtor filed a late opposition to the Homestead Motion ("Homestead Opposition") on June 1, 2022, just one day prior to the hearing. Dkt. 105.

On June 2, 2022, the Court conducted a hearing on the Homestead Motion and continued the hearing to July 21, 2022 in order to allow the Joining Parties to respond to Debtor's late-filed Homestead Opposition. On June 23, 2022, the Court entered its "Order Continuing Hearing on Motion Objecting to Debtor's Claimed Homestead Exemption" ("June 23, 2022 Order"), which attached a copy of the Court's tentative ruling for the hearing on June 2, 2022. Dkt. 124. The June 23, 2022 Order provided that the hearing on the Homestead Motion was continued to July 21, 2022, at 10:30 a.m. to allow Houser Bros and the Joining Parties to file replies to Debtor's late opposition by July 7, 2022 and that no further pleadings were to be filed regarding the Motion. Dkt. 124.

Timely reply briefs were filed by Houser Bros and the HOA. Dkts. 129, 130, 131, 132, 133. On July 8, 2022, Debtor filed an unauthorized "Reply to Greg Buysman, CA Notary Public Commission Number 2341449; Owner & Operator the UPS Store, Edinger/Springdale." Dkt. 134.

The Court held a continued hearing on the Homestead Motion on July 21, 2022, at which time it orally granted the same for the reasons stated in its posted tentative ruling. That same day, on July 21, 2022, Debtor filed a "Notice of Lodgment of Orange County Tax Assessors [sic] Proof of Debtors [sic] Homestead Exemption Effective 2/25/2021 in Support of Opposition to Motion Objecting to

 $^{^2}$ Trustee's joinder was not filed until June 30, 2022. Dkt. 128.

Claimed Homestead Exemption" ("First NOL"). Dkt. 139. Later that same day, Debtor also filed a "Notice of Lodgment of Orange County Tax Assessors [sic] Proof of Debtors [sic] Homestead Exemption Effective 2/25/2021 in Support of Opposition to Motion Objecting to Claimed Homestead Exemption" ("Second NOL"). Dkt. 140. Finally, on July 21, 2022, Debtor filed a "Notice of Appeal and Statement of Election" ("Notice of Appeal") regarding a "7/21/2022 Order Denying Debtors [sic] Declared Homestead and Debtors [sic] Homeowners Exemption Effective February 25, 2021 with the Orange County Tax Assessor Pursuant to California Department of Housing and Community Development Certificate of Title Perfected February 25, 2021." Dkt. 143. Debtor's appeal was referred to the Bankruptcy Appellate Panel based on Debtor's election. Dkt. 161. However, the Court's "Order Granting Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates's Motion Objecting to Debtor's Claimed Homestead Exemption in 16222 Monterey Lane, Space 376, Huntington Beach, CA 92649" ("Homestead Order") was not entered until August 5, 2022. Dkt. 177.

On July 26, 2022, Debtor filed the Motion. Dkt. 157. Shortly thereafter, on August 1, 2022, Debtor filed a "Motion for Leave from the Bankruptcy Appeal [sic] Panel to Permit the Bankruptcy Court to Consider Debtor's Motion for Re-Consideration [dkt. 157] on August 18, 2022." Dkt. 167. The following day, on August 2, 2022, Houser Bros filed an "Optional Appellee Statement of Election to Proceed in District Court." Dkt. 168. A Notice of Transfer of Appeal to District Court was filed on the docket by the Debtor on August 8, 2022. Dkt. 180. Debtor also filed a Notice Regarding Appeal From Bankruptcy Court that was entered on August 11, 2022. Dkt. 184. Ultimately, the District Court Case, no. 8:22-cv-1462-RGK was dismissed by Debtor, thereby eliminating any issue regarding this Court's jurisdiction over the Motion. See Dkt. 215.

Standards for Relief Under Federal Rules of Civil Procedure 59(e) and 60(b)

Federal Rules of Civil Procedure (FRCP) 59(e) and 60(b) are applicable to bankruptcy cases pursuant to Federal Rules of Bankruptcy Procedure 9023 and 9024 respectively.

A motion brought under FRCP 59 involves reconsideration on the merits and generally should not be granted unless it is based on at least one of the following grounds: (1) to correct manifest errors of law or fact upon which the judgment is based; (2) to allow the moving party the opportunity to present newly discovered or previously unavailable evidence; (3) to prevent manifest injustice; or (4) to reflect an intervening change in controlling law. *In re Oak Park Calabasas Condominium Ass'n*, 302 B.R. 682, 683 (Bankr.C.D.Cal.2003), *citing McDowell v. Calderon*, 197 F.3d 1253, 1255 (9th Cir.1999), *cert. denied*, 529 U.S. 1082, 120 S.Ct. 1708, 146 L.Ed.2d 511 (2000) (cit. omitted). The term "manifest error" is "an error that is plain and indisputable, and that amounts to a complete disregard of the controlling law or the credible evidence in the record." *Oak Park* at 783. A "manifest injustice" is defined as "an error in the trial court that is direct, obvious, and observable, such as a defendant's guilty plea that is involuntary or that is based on a plea agreement that the prosecution rescinds." *Id*.

A motion brought under FRCP 59 "may seek a reconsideration of the correctness and merits of the trial court's underlying judgment." *In re Wylie*, 349 B.R. 204, 209 (9th Cir. BAP 2006). A motion based on FRCP 59 may not be used "to raise arguments or present evidence for the first time when they could reasonably have been raised earlier in the litigation." *Kona Enters., Inc. v. Estate of Bishop*, 229 F.3d 877, 890 (9th Cir.2000). Further, such a motion may not be used to present a new legal theory for the first time, to raise legal arguments which

could have been raised in connection with the original motion, or "to rehash the same arguments presented the first time or simply express the opinion that the court was wrong." *In re JSJF Corp.*, 344 B.R. 94, 103 (9th Cir. BAP 2006), *aff'd and remanded*, 277 Fed.Appx. 718 (9th Cir. 2008).

Under FRCP 60(b), a party may seek relief from a final judgment or order on the following enumerated grounds: 1) mistake, inadvertence, surprise, or excusable neglect; (2) newly discovered evidence that, with reasonable diligence, could not have been discovered in time to move for a new trial under Rule 59(b); (3) fraud (whether previously called intrinsic or extrinsic), misrepresentation, or misconduct by an opposing party; (4) the judgment is void; (5) the judgment has been satisfied, released, or discharged; it is based on an earlier judgment that has been reversed or vacated; or applying it prospectively is no longer equitable; or (6) any other reason that justifies relief.

Factual Background

This matter involves a dispute over Debtor's claimed homestead exemption in the manufactured home located at 16222 Monterey Lane, Unit 376, Huntington Beach, CA (the "Property"). The underlying facts are complex and are set forth in the pleadings filed in connection with the Homestead Motion and the instant Motion and are incorporated herein by reference. However, due to the narrow scope of this Memorandum, such facts will not be fully discussed except as relevant to the Court's findings and conclusions.

The pleadings filed in connection with the Homestead Motion focused primarily on whether Debtor had an ownership interest in the Property as of the petition date, i.e., July 9, 2021. It is undisputed that shortly after the acquisition of the Property in November 2018, its registered owner was J-Sandcastle LLC ("Sandcastle"), an entity wholly owned by Debtor. Thereafter, Ron Pierpont and J-Pad LLC were added as the Property's legal

owners. According to Debtor, Sandcastle's interest in the Property was transferred to her

on February 21, 2021; according to Houser Bros the transfer did not occur and/or did not

become effective until after July 9, 2021. In her opposition to the Homestead Motion,

exemption permitted under California law because she had continuously resided on the

Property as her principal residence since 2018 to the present. Debtor's Opposition to

Homestead Motion at pp.15, 20. Dkt. 105. There was no evidence presented by the

Joining Parties that disputed Debtor's residency claim.

following excerpts from the Homestead Order:

Debtor argued, among other things, that she qualified for the automatic homestead

Oral argument at the hearing on the Homestead Motion also focused on the issue of ownership as of the filing of the bankruptcy petition. Indeed, the Court's ruling on the Homestead Motion exclusively relied on matters relating to ownership, as reflected in the

In In re *Shaefers*³, the Ninth Circuit BAP found that a Chapter 7 debtor cannot claim homestead exemption in limited liability company (LLC) that he owned, which owned real property at which debtor resided; debtor did not identify any beneficial or equitable interest in the property, and LLC members such as debtor had no interest in the company's assets, rather, debtor's interest in LLC was a personal property interest outside the statutory definition of a homestead. 623 B.R. 777 (B.A.P. 9th Cir. 2020).

Here, Debtor has failed to meet her burden that the Property is subject to exemption. First, the HCD records show that J-Sandcastle LLC, not Debtor, was the Property's owner of record on the Petition Date. As of June 7, 2021— about a month before the Petition Date—the Property's registered owner was J-Sandcastle LLC, and the legal owners were Pierpont and J-Pad LLC. Hays Decl., Ex. 17 at 142. The HCD webpage indicates that "documents and fees" must be submitted to the HCD to

³ In re Shaefers was subsequently vacated by the Ninth Circuit on August 31, 2022 due to the dismissal of the bankruptcy case. In re Schaefers ("Schaefers II"), 2022 WL 3973920, at *1 (9th Cir. Aug. 31, 2022) (vacating decision). The BAP decision therefore has "no precedential authority whatsoever." See O'Connor v. Donaldson, 422 U.S. 563, 578 n. 2, 95 S.Ct. 2486, 2495 n. 2, 45 L.Ed.2d 396 (1975) . It's availability for citation for any purpose is, therefore, uncertain. In any event, the Court notes that 1) in Shaefers, the debtor asserted an interest in the LLC itself and not in the real property owned by the LLC, and 2) as discussed supra herein, an equitable interest in real property may be shown by occupancy.

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transfer ownership of a manufactured home or manufactured home. The June 7, 2021, Title Search did not note any pending applications for title or registration change that might have added Debtor as the registered or legal owner of the Property before the Petition Date. And, Debtor paid no fees to the HCD between June 7, 2021, and the Petition Date that could have effectuated a title change. See Hays Decl., Ex. 26.

Moreover, the July 2021 HCD Transaction had a transaction date of July 14, 2021—five days after the Petition Date—and included a certificate of title showing J-Sandcastle LLC as the Property's registered owner and Pierpont and J-Pad LLC as the Property's legal owners. Hays Decl., Ex. 21 at 171. Included in this post-petition transaction was a document to add Debtor as the Property's "New Registered Owner." Id. at 172. Also attached was a County of Orange "Tax Clearance Certificate" issued and executed on the Petition Date, which gave the Property's "Current Registered Owner" as J1Sandcastle LLC. Id. at 191. The August 2021 HCD Transaction did include a certificate of title showing Debtor as the Property's registered owner, but according to the certificate, title was issued on August 3, 2021, nearly a month after the Petition Date. Hays Decl., Ex. 22 at 195.

Second, between February 1, 2021, and the Petition Date, all payments that Debtor submitted to Houser Bros. listed J-Sandcastle LLC as the payor/were on behalf of J-Sandcastle LLC. Only after the Petition Date did Debtor submit a payment on her own behalf. See Hays Decl. Ex. 23 at 203-222.

Third, Debtor provides no credible evidence that she acquired an interest from the LLC on February 25, 2021. In Debtor's Original Schedules, filed on the Petition Date (July 9, 2021), Debtor provided, under penalty of perjury, that "Registered Title with HCD Debtor's single member LLC, J1Sandcastle Co, LLC." Motion at 33 (Exhibit 2). In addition, Debtor, in the Opposition, asserts J-Sandcastle LLC's executed a notarized release of title document, claiming: "On the petition date July 9, 2021, the registered title owner of the manufactured home located at 16222 Monterey Lane, Unit #376, Huntington Beach, CA 92649 ('Property') was Jamie Lynn Gallian as of February 25, 2021, the date J-Sandcastle Co LLC signed and dated to release the Certificate of Title to Jamie Lynn Gallian, notarized the same date." Opp'n., 29. However, Mr. Buysman did not actually notarize these documents. Instead, Mr. Buysman's notary book shows that on February 25, 2021, he notarized for Debtor an "Affidavit of Death" and a "Transfer Grant Deed." Buysman Decl., ¶7-11. Mr. Buysman did not notarize the July 2021 HCD Submission either. Id. Debtor's improperly filed July 8 response, even if considered by the court, would be insufficient to counter the statements and documentary evidence set forth in the Buysman Declaration.

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In conclusion, Debtor failed to carry her burden because, on the Petition Date, the Property's registered owner was J-Sandcastle LLC, and the legal owners were Pierpont and J-Pad, LLC. As a result, the Property was not part of the estate and not eligible for an exemption.

Neither the Court's ruling at the hearing or the Homestead Order includes a full or proper analysis of Debtor's claimed automatic homestead exemption under Cal. Civ Proc. Code § 704.720(a). The Court believes such oversight was in error.

Relief Under Either FRCP 59(e) or FRCP 60(b) is Warranted Because Debtor has

Demonstrated Entitlement to an Automatic Homestead Exemption Under Cal.Civ.Proc.

Code §704.720(a)

Though the Motion does not specifically cite FRCP 59(e) or FRCP 60(b), the substance of the arguments therein is consistent with either Rule and Debtor clarifies in her Reply brief that she is seeking relief under both Rules. Debtor's Reply brief at 5. As previously noted, it is undisputed that Debtor has resided continuously on the Property as her principal residence from November 2018 to through the petition date and beyond. As a matter of law, Debtor meets the requirements for an automatic homestead exemption under Cal. Civ. Proc. Code §§ 704.710(c) and 704.720(a).

In *In re Gilman*, 887 F.3d 956, 964-965 (9th Cir. 2018), the Ninth Circuit held as follows:

California provides for an "automatic" homestead exemption. Cal. Civ. Proc. Code § 704.720(a). The automatic homestead exemption protects a debtor "who resides (or who is related to one who resides) in the homestead property at the time of a forced judicial sale of the dwelling." *In re Anderson*, 824 F.2d 754, 757 (9th Cir. 1987); *see also Diaz*, 547 B.R. at 334 ("The filing of a bankruptcy petition constitutes a forced sale for purposes of the automatic homestead exemption.").

Under Cal. Civ. Proc. Code § 704.710(c), a "homestead" is "the principal dwelling (1) in which the judgment debtor or the judgment debtor's spouse resided on the date the judgment

creditor's lien attached to the dwelling, and (2) in which the judgment debtor or the judgment debtor's spouse resided continuously thereafter until the date of the court determination that the dwelling is a homestead." This "requires only that the judgment debtor *reside* in the property as his or her principal dwelling at the time the judgment creditor's lien attaches and continuously thereafter until the court determines the dwelling is a homestead." *In re Elliott*, 523 B.R. 188, 196 (BAP 9th Cir. 2014) (quoting *Tarlesson*, 184 Cal. App. 4th at 937, 109 Cal.Rptr.3d 319). It does not require that the debtor continuously own the property. *Id*.

To determine whether a debtor resides in a property for homestead purposes, courts consider the debtor's physical occupancy of the property and the intent to reside there. *Diaz*, 547 B.R. at 335; *Ellsworth v. Marshall*, 196 Cal.App. 2d 471, 474, 16 Cal.Rptr. 588 (1961) ("The physical fact of the occupancy and the intention with which the premises are occupied 'are both elements to be considered in determining the actual residence.' ") (quoting *Lakas v. Archambault*, 38 Cal.App. 365, 372, 176 P. 180 (1918)).

California law rejects Phillips' argument that title to the property is necessary to claim a homestead exemption. For instance, *Tarlesson* held that "judgment debtors who continuously reside in their dwellings retain a sufficient equitable interest in the property to claim a homestead exemption even when they have conveyed title to another." 184 Cal.App. 4th at 937, 109 Cal.Rptr.3d 319. The court further noted that "[s]uch a result is consistent with the purpose of California's homestead exemption to protect one's dwelling against creditors." *Id.* Likewise, *Elliott* held that conveyance to a third party does not defeat a debtor's right to an automatic exemption, "because continuous residency, rather than continuous ownership," controls the analysis. 523 B.R. at 196.

Importantly, Gilman cites with favor the case of Tarlesson v. Broadway

Foreclosure Investments, LLC, 184 Cal.App.4th 931 (2010). In analyzing the interplay

between Cal. Civ. Proc. Code §§ 703.720 and 704.710(c), the Tarlesson Court explained:

Broadway bases its argument in substantial part on the language of section 703.020 which provides that statutory exemptions "apply only to property of a natural person." Broadway reads section 703.020 to imply a requirement of ownership. But the authorities Broadway cites do not support its argument. While section 703.020, subdivision (a) states generally that "[t]he exemptions provided by this chapter apply only to property of a natural person," the statutory definition of "homestead" provided in section 704.710 requires only that the judgment debtor reside in the property as his or her principal dwelling at the time the judgment creditor's lien attaches and continuously thereafter until the court determines the dwelling is a homestead. (§ 704.710, subd. (c).) There is no requirement in section 704.710 that the judgment debtor continuously

own the property, and we do not read section 703.020 to impose such a requirement. 184 Cal.App.4th at 937.

Further, the Court in *Tarlesson* recognized that "debtors who continuously reside in their dwellings retain a sufficient equitable interest in the property to claim a homestead exemption even when they have conveyed title to another." *Id.* (citations omitted). Accordingly, the Court finds and concludes that Debtor satisfied her burden of establishing entitlement to an automatic homestead exemption under California law and that the Court erred in not recognizing such entitlement in its Homestead Order.

Debtor's Homestead Exemption in the Amount of \$600,000 Allowed by Cal. Civ. Proc. Code § 704.730(a) is Not Limited by § 522(p)(1)

In its Response to the Motion, Houser Bros requests that if the Court grants the Motion to allow Debtor a homestead exemption, such exemption should be limited to \$170,350 pursuant to 11 U.S.C. § 522(p)(1) because, according to Debtor, she acquired an ownership interest in the Property on February 21, 2022 (less than 180 days before the bankruptcy filing). Section 522(p)(1) limits a debtor's ability to take advantage of homestead exemptions under state law. Specifically, § 522(p)(1) provides that a debtor "may not exempt any amount of interest that was acquired by the debtor during the 1215-day period preceding the date of the filing of the petition that exceeds . . . \$170,350 in value in real or personal property that the debtor . . . uses as a residence." (emphasis added) A majority of courts have held that § 522(p)(1) applies to "opt-out" states such as California. See, *In re Virissimo*, 332 B.R. 201, 207 (Bankr. D.Nev.2005); *Kane v. Zions Bancorporation, N.A.*, 2022 WL 4591787 (September 29, 2022). This Court

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agrees with the majority view regarding the application of § 522(p)(1) to exemptions allowed under California law.

The Ninth Circuit has held that "it appears that Congress intended 'acquire' to mean 'gaining possession or control' by purchasing or gaining an ownership interest, either legal or equitable." *In re Greene*, 583 F.3d 614, 623 (9th Cir.2009). California law provides for an automatic homestead exemption, which protects a debtor "who resides . . . in the homestead property at the time of a forced judicial sale of the dwelling." *Gilman*, 887 F.3d at 964. The filing of a bankruptcy petition has been held to constitute a forced sale that triggers the application of the automatic homestead exemption. *In re Elliott*, 523 B.R. 188, 195 (9th Cir. BAP 2014). As previously noted, in California, title to the property is not necessary to claim an automatic homestead exemption. *Gilman* at 965 ("To determine whether a debtor resides in a property for homestead purposes, courts consider the debtor's physical occupancy of the property and the intent to reside there.")

Here, Debtor has sufficiently demonstrated both continuous occupancy of the Property as well as her intent to reside there. Consequently, she qualifies for the homestead exemption provided under Cal. Civ. Proc. Code § 704.720(a) without regard to, and irrespective of, her subsequent acquisition of legal title. Accordingly, the amount of her exemption permitted under Cal. Civ Proc. Code § 704.730(a) is not affected by the restriction imposed by § 522(p)(1).

Conclusion

Based upon the foregoing, the Court finds and concludes that 1) Debtor's continuous possession and occupation of the Property as her principal residence (irrespective of ownership) constitutes an equitable interest that is sufficient to establish her entitlement to the automatic homestead exemption provided by Cal. Civ. Proc. Code

§§ 704.720(a) and 704.730(a), 2) the Motion should be granted under FRCP 59(e) on the basis of manifest error of law and under FRCP 60(b)(6); 3) the Court's Homestead Order entered on August 5, 2022 should be vacated and the underlying Homestead Motion related thereto should be deemed denied; and 4) Debtor is entitled to a homestead exemption in the amount of \$600,000. ### Date: December 19, 2022 United States Bankruptcy Judge

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In re

JAMIE LYNN GALLIAN,

Debtor.

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UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA SANTA ANA DIVISION

Chapter 7

Case No. 8:21-bk-11710-SC

ORDER GRANTING DEBTOR'S MOTION FOR RECONSIDERATION OF THE COURT'S AUGUST 5, 2022 ORDER SUSTAINING OBJECTION TO DEBTOR'S HOMESTEAD EXEMPTION

Date: September 22, 2022

Time: 10:00 a.m.

Place: Courtroom 5A – via zoom

On July 26, 2022, Jamie Lynn Gallian ("Debtor") filed "Debtors [sic] Notice of and Motion for Reconsideration of 7.21.22 Order Sustaining Houser Bros. Co. DBA Rancho Del Rey Mobile Home Estates [sic] Objection to Debtor's Claimed Homestead Exemption and Joinder Parties Huntington Beach Gables HOA; Janine Jasso" [dkt # 157] (the "Motion"). Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates ("Houser Bros") filed a "Response to Debtor's Notice of and Motion for Reconsideration of 7.21.22 Order Sustaining Houser Bros. Co. DBA Rancho Del Rey Mobile Home Estate's [sic] Objection to Debtor's Claimed Homestead Exemption" [dkt # 170] (the "Response") on August 4,

2022. Jeffrey Golden, the Chapter 7 Trustee ("Trustee"), filed "Trustee's Joinder in Houser Bros. Co. DBA Rancho Del Rey Mobile Home Estates' Response to Debtor's Notice of and Motion for Reconsideration of 7.21.22 Order Sustaining Houser Bros. Co. DBA Rancho Del Rey Mobile Home Estate's [sic] Objection to Debtor's Claimed Homestead Objection" [dkt 171] (the "Trustee's Joinder") on August 4, 2022. Also on August 4, 2022, the Huntington Beach Gables Homeowners Association (the "HOA") filed "The Huntington Beach Gables Homeowners Association's Joinder to Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates' Response to Debtor's Motion for Reconsideration" [dkt #173] (the "HOA Joinder"). Debtor filed a "Reply to Houser Bros Co DBA Rancho Del Rey MobileHome [sic] Estates [sic] Opposition to Debtors [sic[Motion for Consideration [sic] of 7/21/22 Order Sustaining Houser Bros Co DBA Rancho Del Rey Mobilehome [sic] Estates [sic] Objection to Debtor's Claimed Homestead Exemption" [dkt #185] (the "Reply"). The Motion initially came on for hearing before the Honorable Erithe A. Smith, United States Bankruptcy Judge, on August 18, 2022 at 10:30 a.m. The hearing was subsequently continued to September 22, 2022 for further oral argument. Appearances were made as noted on the Court's record. After the hearing, the matter was taken under advisement.1

For the reasons set forth in the Memorandum of Decision Regarding Debtor's Motion for Reconsideration of the Court's August 5, 2022 Order Sustaining the Objection to Debtor's Homestead Exemption entered on December 19, 2022 [Dkt. 273], it is hereby

ordered that:

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¹ This case was transferred to the Honorable Scott Clarkson on September 1, 2022 due to the retirement of the undersigned, Judge Erithe Smith on October 29, 2022. However, as Judge Smith issued the underlying order sustaining Trustee's objection to Debtor's homestead exemption, presided over the hearing on Debtor's instant motion for reconsideration, and continues to serve as a recalled bankruptcy judge, she has authority and jurisdiction to rule on the motion for reconsideration.

1	1.	The Motion is granted und	der FRCP 59(e) on the basis of manifest							
2	error of law and under FRCP 60(b)(6);									
3	2. The Court's Homestead Order entered on August 5, 2022 [Dkt. 177] is									
4	vacated and, as such, Houser Bros' Homestead Motion is deemed denied; and									
5	3. Debtor is entitled to a homestead exemption in the amount of									
6 7	 \$600,000 pu	ursuant to Cal. Civ. Proc. Co	ode. §§ 704.720(a) and 704.730(a).							
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24	Date: Decembe	E	Crithe Smith							
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Case 8:21-bk-11710-SC Doc 506 Filed 05/25/24 Entered 03/03/24 209:39:55 Des

United States Bankruptcy Court Central District of California

In re: Case No. 21-11710-SC

Jamie Lynn Gallian Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0973-8 User: admin Page 1 of 2
Date Rcvd: May 15, 2024 Form ID: pdf042 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2024:

NONE

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Standard Time.

Recip ID Notice Type: Email Address Date/Time Recipient Name and Address

b + Email/PDF: jamiegallian@gmail.com

May 16 2024 00:12:00 Jamie Lynn Gallian, 16222 Monterey Ln Unit 376, Huntington Beach, CA 92649-2258

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2024 at the address(es) listed below:

Name Email Address

Aaron E. DE Leest
on behalf of Plaintiff Jeffrey I. Golden adeleest@DanningGill.com_danninggill@gmail.com;adeleest@ecf.inforuptcy.com

Aaron E. DE Leest

on behalf of Trustee Jeffrey I Golden (TR) adeleest@DanningGill.com danninggill@gmail.com;adeleest@ecf.inforuptcy.com

on behalf of Plaintiff Houser Bros. Co. bbarnhardt@marshackhays.com

bbarnhardt@ecf.courtdrive.com,alinares@ecf.courtdrive.com

Bradford Barnhardt
on behalf of Interested Party Courtesy NEF bbarnhardt@marshackhays.com

bbarnhardt@ecf.courtdrive.com,alinares@ecf.courtdrive.com

Brandon J. Iskander

Bradford Barnhardt

Case 8:21-bk-11710-SC Doc 596 Filed 05/29/24 Entered 03/03/24 09:39:55 Desc Imakhaeidh Oektiliichaethet of Nedaige 12493aofe12500f 9

District/off: 0973-8 User: admin Page 2 of 2

Date Rcvd: May 15, 2024 Form ID: pdf042 Total Noticed: 1

on behalf of Plaintiff The Huntington Beach Gables Homeowners Association biskander@goeforlaw.com

kmurphy@goeforlaw.com

Brandon J. Iskander

Eric P Israel

Laila Masud

on behalf of Creditor The Huntington Beach Gables Homeowners Association biskander@goeforlaw.com

kmurphy@goeforlaw.com

D Edward Hays on behalf of Creditor Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates ehays@marshackhays.com

ehays@ecf.courtdrive.com;alinares@ecf.courtdrive.com;cmendoza@marshackhays.com;cmendoza@ecf.courtdrive.com

D Edward Hays on behalf of Interested Party Courtesy NEF ehays@marshackhays.com

ehays@ecf.courtdrive.com;alinares@ecf.courtdrive.com;cmendoza@marshackhays.com;cmendoza@ecf.courtdrive.com

D Edward Hays on behalf of Plaintiff Houser Bros. Co. ehays@marshackhays.com

ehays@ecf.courtdrive.com;alinares@ecf.courtdrive.com;cmendoza@marshackhays.com;cmendoza@ecf.courtdrive.com

on behalf of Trustee Jeffrey I Golden (TR) eisrael@danninggill.com danninggill@gmail.com;eisrael@ecf.inforuptcy.com

Jeffrey I Golden (TR)

lwerner@go2.law jig@trustesolutions.net;kadele@go2.law;C205@ecfcbis.com

Laila Masud on behalf of Plaintiff Houser Bros. Co. lmasud@marshackhays.com

lmasud@ecf.courtdrive.com;lbuchanan@marshackhays.com;alinares@ecf.courtdrive.com

on behalf of Creditor Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates lmasud@marshackhays.com

lmasud@ecf.courtdrive.com;lbuchanan@marshackhays.com;alinares@ecf.courtdrive.com

Laila Masud on behalf of Interested Party Courtesy NEF lmasud@marshackhays.com

lmasud@ecf.courtdrive.com;lbuchanan@marshackhays.com;alinares@ecf.courtdrive.com

Mark A Mellor on behalf of Interested Party Courtesy NEF mail@mellorlawfirm.com mellormr79158@notify.bestcase.com

Mark A Mellor on behalf of Defendant Randall L Nickel mail@mellorlawfirm.com mellormr79158@notify.bestcase.com

Robert P Goe

on behalf of Creditor The Huntington Beach Gables Homeowners Association kmurphy@goeforlaw.com rgoe@goeforlaw.com;goeforecf@gmail.com

Robert P Goe on behalf of Interested Party The Huntington Beach Gables Homeowners Association kmurphy@goeforlaw.com

rgoe@goeforlaw.com;goeforecf@gmail.com

Robert P Goe on behalf of Plaintiff The Huntington Beach Gables Homeowners Association kmurphy@goeforlaw.com

rgoe@goeforlaw.com;goeforecf@gmail.com

Shantal Malmed on behalf of Trustee Jeffrey I Golden (TR) smalmed@danninggill.com

Shantal Malmed

on behalf of Plaintiff Jeffrey I. Golden smalmed@danninggill.com

United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov

Valerie Smith on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 23

The Reversal Order directs this Court to issue findings concerning 1) the nature of the Debtor Jamie Lynn Gallian's ("Debtor") interest in the 2014 Skyline Custom Villa manufactured home located at 16222 Monterey Lane, Unit 376, Huntington Beach, California (the "Property"), including whether Debtor ever acquired (and retained) an equitable interest in the Property, and 2) whether title was transferred to her prior to the date the bankruptcy petition was filed. The within findings constitute the Court's response to the remand directive of the Reversal Order.¹

Background

This matter involves a dispute over Debtor's claimed homestead exemption in the Property. On or about November 1, 2018, Debtor purchased the Property from registered owner, Lisa Ryan ("Ryan") with proceeds Debtor received from the sale of her previous home. Debtor's Motion for Reconsideration at 15. [Dkt. 157]. However, on this same date, Debtor caused Ryan to transfer the Certificate of Title regarding the Property to her single-member limited liability company, J-Sandcastle Co LLC ("Sandcastle"), which Certificate of Title was recorded by Debtor at the Department of Housing and Community Development on November 16, 2018. *Id.* at 26; Houser Bros.' Motion Objecting to Debtor's Claimed Homestead Exemption, Exhs. 13 and 14 [Dkt 95].

A. Houser Bros.'s Motion Objecting to Debtor's Claimed Homestead Exemption
On May 12, 2022, Houser Bros. filed its "Motion Objecting to Debtor's Claimed
Homestead Exemption" (Homestead Motion"). [Dkt.95]. Various other parties joined in
the Homestead Motion. [Dkts. 98, 100]. The pleadings filed in support of the Homestead
Motion focused primarily on the argument that Debtor did not hold legal title to the

¹ The underlying bankruptcy case was transferred to the Honorable Scott Clarkson on September 1, 2022 due to the retirement of the undersigned, Judge Erithe Smith, on October 29, 2022. However, as Judge Smith presided over the hearing on Debtor's Motion for Reconsideration and issued the Reconsideration Order in her capacity as a recalled bankruptcy judge (effective until October 31, 2024), she has authority and jurisdiction to issue the within findings.

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Property as of the date the bankruptcy petition was filed, i.e., July 9, 2021 (the "Petition" Date") and, therefore, she was not entitled to claim a homestead exemption.

Debtor opposed the Homestead Motion, asserting that Sandcastle had transferred its interest in the Property to her on or about February 25, 2021, prior to the Petition Date. Debtor also argued that she was entitled to an automatic homestead exemption under Cal. Civ. Proc. Code §§ 704.710(c) and 704.720(a) as she had continuously resided on the Property since November 2018 through the Petition Date and had intended the same to be her principal residence during such time.

The final hearing on the Homestead Motion was held on July 21, 2022. At that hearing, oral argument focused on the issue of legal ownership as of the Petition Date. On August 5, 2022, this Court entered its Order Granting Houser Bros. Co. dba Rancho Del Rey Mobile Home Estate's Motion Objecting to Debtor's Claimed Exemption in 16222 Monterey Lane, Space 376, Huntington Beach, CA 92649" [Dkt. 177] ("Homestead Order") on the ground that Debtor did not hold legal title to the Property as of the Petition and, therefore, was not entitled to a homestead exemption under Cal Civ. Pro. Code §704.30. This Court ruled that

... Debtor failed to meet her burden that the Property is subject to exemption. First, the HC records show that J-Sandcastle LLC, not Debtor, was the owner of record, on the Petition Date. As of June 7, 2021 – about a month before the Petition Date – the Property's registered owner was J-Sandcastle LLC, and the legal owners were Ron Pierpoint and J-Pad LLC. Hays Decl., Ex. 17 at 142.

Homestead Order, Exh. 1 at 10.

The Court did not, however, rule on Debtor's claim to an automatic homestead exemption under Cal. Civ. Proc. Code §§ 704.710(c) and 704.720(a).

B. Debtor's Motion for Reconsideration of the Homestead Order On July 26, 2022, Debtor filed her "Motion for Reconsideration of 7.21.22 Order

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[sic] Sustaining Houser Bros. Co. dba Rancho Del Rey Mobile Home Estates Objection to Debtor's Claimed Homestead Objection, etc." ("Reconsideration Motion") [Dkt.157]. ² Debtor reiterated her claimed status as legal owner, as well as entitlement to an automatic homestead exemption. Opposition pleadings to the Reconsideration Motion were filed by Houser Bros. and other interested parties.

On December 19, 2022, this Court entered its Reconsideration Order on the ground that Debtor was entitled to an automatic homestead exemption. [Dkt 274]. Also on December 19, 2022, the Court entered its "Memorandum of Decision Regarding Debtor's Motion for Reconsideration of the Court's August 5, 2022 Order Sustaining Objection to Debtor's Homestead Exemption ("Memorandum of Decision"). [Dkt. 273].³

- II. Findings in Response to the District Court's Reversal Order
 - A. <u>Did Debtor Have an Equitable Interest in the Property as of the Petition Date?</u>

Yes. This Court finds that, notwithstanding the fact that Sandcastle was the registered owner and Ron Pierpont and J-Pad LLC were the legal owners of the Property, Debtor held an equitable interest in the Property as of the date of the Petition that satisfied the requirements for an automatic homestead exemption under Cal. Civ. Proc. Code §§ 704.10(c) and 704.720(a).4

In *In re Gilman*, 887 F.3d 956-965 (9th Cir. 2018), the Ninth Circuit provides a clear analysis of California's automatic homestead laws, to wit:

California provides for an 'automatic' homestead exemption. Cal. Civ. Proc. Code § 704.720(a). The automatic homestead exemption protects a debtor 'who resides (or who is related to one who resides) in the homestead property at the time of a forced judicial sale of the dwelling.' *In re Anderson*, 824 F.2d 754,

 $^{^{2}}$ Debtor filed the Reconsideration Motion prior to the entry of the Homestead Order on August 5, 2022.

³ The Memorandum of Decision was intended to serve as the Court's findings of fact and conclusions of law in support of the Reconsideration Order and was incorporated by reference in the Reconsideration Order.

⁴ A "manufactured home together with the outbuildings and land upon which they are situated" is eligible for a homestead exemption. Cal. Code Civ. Proc. § 704.710(a)(2) (defining "dwelling").

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757 (9th Cir. 1987); see also Diaz, 547 B.R. at 334 ("The filing of a bankruptcy petition constitutes a forced sale for purposes of the automatic homestead exemption.").

Under Cal. Civ. Proc. Code § 704.710(c), a 'homestead' is 'the principal dwelling (1) in which the judgment debtor or the judgment debtor's spouse resided on the date the judgment creditor's lien attached to the dwelling, and (2) in which the judgment debtor or the judgment debtor's spouse resided continuously thereafter until the date of the court determination that the dwelling is a homestead.' This "requires only that the judgment debtor reside in the property as his or her principal dwelling at the time the judgment creditor's lien attaches and continuously thereafter until the court determines the dwelling is a homestead." In re Elliott, 523 B.R. 188, 196 (BAP 9th Cir. 2014) (quoting Tarlesson, 184 Cal. App. 4th at 937, 109 Cal.Rptr.3d 319). It does not require that the debtor continuously own the property. *Id.*

To determine whether a debtor resides in a property for homestead purposes, courts consider the debtor's physical occupancy of the property and the intent to reside there. Diaz, 547 B.R. at 335; Ellsworth v. Marshall, 196 Cal.App. 2d 471, 474, 16 Cal.Rptr. 588 (1961) ('The physical fact of the occupancy and the intention with which the premises are occupied 'are both elements to be considered in determining the actual residence.') (quoting Lakas v. Archambault, 38 Cal.App. 365, 372, 176 P. 180 (1918)).

California law rejects [the] argument that title to the property is necessary to claim homestead exemption. instance, Tarlesson held that 'judgment debtors who continuously reside in their dwellings retain a sufficient equitable interest in the property to claim a homestead exemption even when they have conveyed title to another' 184 Cal.App. 4th at 937, 109 Cal.Rptr.3d 319. The court further noted that "[s]uch a result is consistent with the purpose of California's homestead exemption to protect one's dwelling against creditors." Id. Likewise, Elliott held that conveyance to a third party does not defeat a debtor's right to an automatic exemption, 'because continuous residency, rather than continuous ownership,' controls the analysis. 523 B.R. at 196.

(emphasis added)

According to the record, which is undisputed, Debtor used her own personal funds to purchase the Property. More importantly, it is also undisputed that Debtor has continuously resided on the Property since November 2018 through and beyond the Petition Date. Finally, there was no persuasive evidence presented by those in

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opposition to the Reconsideration Motion to refute Debtor's position that she intended to reside on the Property as her principal residence during the same period. Accordingly, this Court finds that by her continuous possession and use of the Property as her principal residence since November 2018, Debtor held a sufficient equitable interest in the Property to claim an automatic homestead exemption under Cal. Civ. Proc. Code § 704.720(a). Gilman, 887 F.3d at 964; Tarlesson, 184 Cal. App. 4th at 937.

B. Was Title Transferred to Debtor Prior to the Petition Date?

No. The Reconsideration Motion was granted solely on the basis of Debtor's equitable interest in the Property. The Reconsideration Order did not in any way alter, change or modify the Court's finding in the Homestead Order regarding Debtor's lack of legal title as of the Petition Date. None of the evidence presented by Debtor in the Reconsideration Motion persuaded the Court to reverse its finding in that regard. Specifically, Debtor presented no credible evidence that the certificate of title showing Sandcastle as the registered owner of the Property was transferred to her prior to the Petition Date. On the contrary, Houser Bros. presented documentation establishing that a certificate of title showing Debtor as the new registered owner of the Property was not issued until August 3, 2021, nearly a month after the Petition Date. See Homestead Motion, Hays Decl., Exh. 22 at 195. Based on the record presented, the Court finds that title to the Property was not transferred to Debtor prior to the Petition Date.

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Case 8:21-bk-11710-SC	Doc 506	Filed 11/29/24	Entered	12/02/24 09:59:55	Desc
THE PROPERTY OF THE PROPERTY O	Main Docı	ıment Page 1	35 of 150		

Park Name : RANCHO DEL REY MOBILE ESTATES

Park Address :

16222 MONTEREY L HUNTINGTON BEACH, CA 92649

Spaces :

379

7/10/2022 to 7/10/2024 From:

Report date: 7/10/2024

Address	Mfd Date MFG Trade	Original Current Sales Date	Decal Legai Dealer	Wd Lt	Total sq Ft Per Sq Ft
16222 MONTEREY LN #233 HUNTINGTON BEACH	11/10/2022 CHAMPION HOME BUILDERS INC-SKY 2023 YEAR MODEL SKYLINE	\$329,000.00 \$329,000.00 05/16/2024	LBP6114 J/R MOBILEHOME SALES	13.5 56 13.5 56	1512 \$217.59
16222 MONTEREY LN #170 HUNTINGTON BEACH	06/18/1998 SKYLINE HOMES INC - CLOSED GLENHAVEN	\$70,150.00 \$250,000,00 03/29/2024	<u>LAY7711,</u>	13.3333 56 13.3333 56	1493.33 \$167.41
16222 MONTEREY LN #50 HUNTINGTON BEACH	07/11/1991 HALLMARK SOUTHWEST CORP WINCHESTER II	\$55,000.00 \$189,000.00 03/25/2024	<u>LAT2541</u> 5 STAR HOMES	12 56 12 56	1344 \$140.62
16222 MONTEREY LN #149 HUNTINGTON BEACH	01/09/2004 CHAMPION HOME BUILDERS COMPANY WELLINGTON MANOR	\$180,000.00 \$190,000.00 03/20/2024	LBG1256	13.3333 58 13.3333 60	1573.33 \$120.76
16222 MONTEREY LN #165 HUNTINGTON BEACH	06/11/1998 FLEETWOOD HOMES CA INC SUNPOINTE VVS 1999 MODEL	\$90,811.00 \$58,000.00 03/19/2024	LAZ1027	11.8333 58 11.8333 56	1349 \$42.99
16222 MONTEREY LN #178 HUNTINGTON BEACH	11/17/2023 CHAMPION HOME BUILDERS INC-SKY 2024 YEAR MODEL SKYLINE	\$259,642.00 \$259,642.00 12/22/2023	LBP5402 J/R MOBILEHOME SALES	13,3333 56 13,3333 60	1546,67 \$167,87
16222 MONTEREY LN #305 HUNTINGTON BEACH	06/21/2022 CHAMPION HOME BUILDERS INC-CHA CHAMPION	\$325,000.00 \$325,000.00 11/17/2023	LBP6178 BLUE CARPET MANUFACTURED HOMES	13.25 58 13.25 58	1537 \$211.45
16222 MONTEREY LN #112 HUNTINGTON BEACH	11/23/2004 CMH MANUFACTURING WEST INC GOLDENWEST	\$214,900.00 \$220,000.00 11/16/2023	<u>LBI3065</u> BLUE CARPET MANUFACTURED HOMES	11.8333 57.25 11.8333 56	1340.12 \$164.16
		-	**************************************	# -	100 100 100 100 100 100 100 100 100 100
3920 EL CENTRO AVE IEMET	COMMODORE CORP CASA LOMA	\$15,100.00 \$2,500.00 10/25/2023	<u>LBK2109</u>	12 60 12 60	1440 \$1.74
3222 MONTEREY LN #348 UNTINGTON BEACH	03/30/2018 CMH MANUFACTURING WEST INC GOLDEN WEST	\$238,133.00 \$315,000.00 10/12/2023	LBN5690	15 56 15 56	1680 \$187.50
6222 MONTEREYLN #166	05/23/2019 CMH MANUFACTURING WEST INC	\$250,000.00 \$345,000.00	LBO0993	13.4167 56 13.4167 56	1502.67 122 49.59

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	CLAYTON Main Docur	ment _{09/13/2} Page	1000 ON A ROWIES	***************************************	
16222 MONTEREY LN #323 HUNTINGTON BEACH	06/10/2016 SKYLINE HOMES INC - CLOSED SUNSET RIDGE	\$263,089.00 \$350,000.00 08/14/2023	LBM8507	13.3333 56 13.3333 58.6667	1528.89 \$228.92
16222 MONTEREY LN #272 HUNTINGTON BEACH	06/21/2007 SKYLINE HOMES INC - CLOSED OAKMANOR	\$215,315.00 \$235,000.00 07/20/2023	LBJ3498	13.3333 58 13.3333 58	1546.67 \$151.94
16222 MONTEREY LN #118 HUNTINGTON BEACH	11/07/1996 FLEETWOOD HM CALIF INC SUNPOINTE	\$64,440.00 \$185,000,00 07/07/2023	LAV6919	11.75 56 11.75 56	1316 \$140.58
16222 MONTEREY LN #13 HUNTINGTON BEACH	08/12/2005 PALM HARBOR HOMES INC - OOB 20 PALM HARBOR	\$166,542,00 \$224,900.00 06/30/2023	<u>LBJ8019</u>	11.6667 56 11.6667 49.3333	1228,89 \$183.01
69-274 COSTA MESA DR NORTH SHORE	01/01/1968 DUALWIDE DUALWIDE	\$18,100.00 \$5,000.00 05/28/2023	<u>AAP9265</u>	12 58 12 58	1392 \$3.59
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16222 MONTEREY LN #59 HUNTINGTON BEACH	04/05/1999 THE ANDREW KARSTEN CO INC - CA KARSTEN VILLA	\$79,069.00 \$185,000,00 05/24/2023	<u>LAZ6506</u>	11.8333 53.3333 11.8333 52	1246.44 \$148.42
16222 MONTEREY LN #88 HUNT!NGTON BEACH	03/13/2003 SKYLINE HOMES INC - CLOSED OAKMANOR	\$124,500.00 \$3 50,000.00 05/05/2023	<u>LBE7878</u> 5 STAR HOMES	11.8333 52 11.8333 48 11.8333 52	1798.67 \$194.59
16222 MONTEREY LN #261 HUNTINGTON BEACH	01/01/1968 VIKING EDGEWOOD	\$16,100.00 \$144,000.00 04/20/2023	<u>LAX7705</u> 5 STAR HOMES	12 56 12 56	1344 \$107.14
16222 MONTEREY LANE 1115 HUNTINGTON BEACH	01/22/1999 SKYLINE HOMES INC - CLOSED GLENHAVEN	\$75,500.00 \$260,000.00 04/13/2023	<u>LAZ3931</u> 5 STAR HOMES	11.8333 56 11.8333 56	1325.33 \$196.18
6222 MONTEREY LN #179 IUNTINGTON BEACH	09/19/2016 CMH MANUFACTURING WEST INC GOLDEN WEST	\$250,000.00 \$350,000.00 04/11/2023	LBN4469 5 STAR HOMES	13.5 57.3333 13.5 56	1530 \$228.76
6222 MONTEREY LN #373 HUNTINGTON BEACH	01/01/1971 GOLDEN WEST GOLDEN WEST	\$19,399.00 \$120,000.00 03/20/2023	LBD7332 5 STAR HOMES	12 60 12 60	1440 \$83,33
6222 MONTEREY LN #56 IUNTINGTON BEACH	09/01/2022 CMH MANUFACTURING WEST INC CLAYTON	\$289,900.00 \$289,900.00 03/13/2023	<u>LBP3499</u>	11.8333 56 11.8333 56	1325.33 \$218.74
6222 MONTEREY LN #369 UNTINGTON BEACH	01/01/1970 OLYMPIA OLYMPIA	\$12,900.00 \$11 5,000.00 01/20/2023	LBP2159	12 60 12 60	1440 \$79.86

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16222 MONTEREY LN #289 HUNTINGTON BEACH	04/18/2022 CHAMPION HOME BUILDERS INC-SKY SKYLINE	\$349,900.00 \$349,900.00 12/28/2022	LBP2484 5 STAR HOMES	13.3333 58 13.3333 58	1546.67 \$226.23
16222 MONTEREY LN #359 HUNTINGTON BEACH	08/17/1989 WESTWAY HM WESTWAY	\$49,000.00 \$170,000.00 12/27/2022	<u>LAN7346</u> 5 STAR HOMES	13,3333 60 13,3333 60	1600 \$106.25
16222 MONTEREY LN #123 HUNTINGTON BEACH	03/17/2015 CMH MANUFACTURING WEST INC GOLDENWEST	\$177,208.00 \$350,000,00 12/27/2022	<u>LBM3903</u>	15 56 15 53,9167	1648.75 \$212.28
16222 MONTEREY LN #356 HUNTINGTON BEACH	SIERRA SIERRA	\$14,900.00 \$127,000.00 12/15/2022	<u>LAW7781</u>	12 56 12 56	1344 \$94.49
16222 MONTEREY LANE #215 HUNTINGTON BEACH	VIKING EDGEWOOD	\$14,900.00 \$155,000.00 10/03/2022	<u>LAX2573</u> 5 STAR HOMES	12 55 12 55	1320 \$117.42
16222 MONTEREY LN #367 HUNTINGTON BEACH	01/01/1971 PARAMOUNT	\$16,500.00 \$150,000. 00 09/27/2022	LBP1178	12 60 12 60	1440 \$104.17
16222 MONTEREY LN #259 HUNTINGTON BEACH	01/21/2013 CMH MANUFACTURING WEST INC GOLDEN WEST	\$127,533.00 \$330,000.00 09/19/2022	LBL5163 5 STAR HOMES	13.5 61 13.5 61	1647 \$200.36
16222 MONTEREY LN #79 HUNTINGTON BEACH	01/01/1981 COMMODORE HM SYSTEMS INC PARAMOUNT	\$27,811.00 \$171,000.00 09/16/2022	LAA2830 5 STAR HOMES	10 54 10 54	1080 \$158.33
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16222 MONTEREY LN #171 HUNTINGTON BEACH	12/23/2003 SKYLINE HOMES INC - CLOSED OAKMANOR	\$223,443.00 \$300,000.00 09/09/2022	LBF6452 5 STAR HOMES	13.3333 59 13.3333 60.3333	1591.11 \$188.55
16222 MONTEREY LN #294 HUNTINGTON BEACH	01/01/1968 EDGEWOOD	\$16,900.00 \$125,000.00 09/05/2022	ABF7219	12 57 12 57	1368 \$91.37
6222 MONTEREY LN #74 HUNTINGTON BEACH	04/17/2012 CMH MANUFACTURING WEST INC GOLDENWEST	\$187,500.00 \$345,000.00 08/30/2022	LBL2660	13.5 58 13.5 58	1566 \$220.31
16222 MONTEREY LN #163 HUNTINGTON BEACH	03/14/2022 CHAMPION HOME BUILDERS INC-COR SILVERCREST	\$349,900.00 \$349,900.00 07/20/2022	<u>LBP1333</u>	13.3333 56 13.3333 56	1493.33 \$234.31
16222 MONTEREY LN #249 HUNTINGTON BEACH	01/01/1969 LANCER ROYAL LANCER	\$10,900.00 \$185,000.00 07/12/2022	AAW4913	12 57 12 57	1368 \$135.23
	00.00 \$350,000.00			**************************************	

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Listed by Greg Bingham • Coldwell Banker Realty (562-335-0145).

FOR SALE - ACTIVE

16222 Monterey Ln #376, Huntington Beach, CA 92649

\$320,000

1,700

Est. \$2,106/mo

Get pre-qualified

Beds

Baths

Sq Ft

About this home

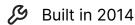
Beautifully upgraded and customized 2 bedroom, 2 bath home in the sought after Rancho Del Rey Mobile Home Estates 55+ community in the Huntington Harbour area of Huntington Beach. Spacious kitchen with designer touches, wood cabinets and stone counter tops with

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21 days on Redfin

\$188 per sq ft

Mobile/manufactured home



Listed by Greg Bingham • DRE #01309137 • Coldwell Banker Realty

Contact: 562-335-0145

Redfin checked: 3 minutes ago (Nov 14, 2024 at 1:09pm) • Source: CRMLS #PW24187211



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Jesse Bejarano
Huntington Beach Redfin Partner Agent
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Responds in about 16 minutes

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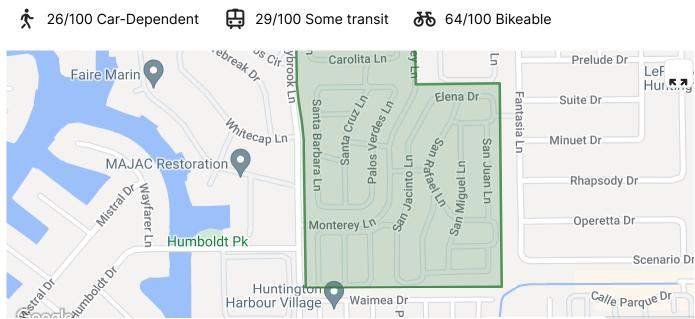
I'd like more home details.

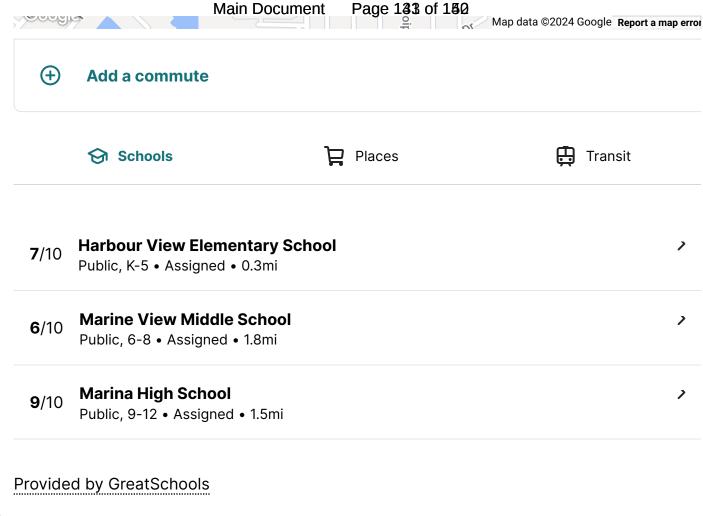
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Is this home still available?

Ask a question

Around this home





Payment calculator	
\$2,106 per month Reset	Get pre-qualified
Principal and interest	\$1,6
Property taxes	\$3
Homeowners insurance	

Down payment

Main Document Page 132 of 150

20% (\$64,000)
Home price
\$320,000
Loan details
30-yr fixed, 6.91%
Page 132 of 150

Additional resources

✓ Down payment assistance
 View down payment assistance programs for this home.

Mortgage rates
View current mortgage rates for this home

Electricity and solar Est. \$174/month

• View Internet plans and providers available for this home

Provided by Down Payment Resource, RateUpdate.com, Wattbuy, and AllConnect

Additional services

Cable

Explore Internet & TV plans nearby

Check Your Credit Reports

View All 3 Credit Scores For Free

Advertisement **Smartmove**

Advertisement FreeScoreOnline

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Property details for 16222 Monterey Ln #376



Parking

Carport Attached Has Parking...

: Interior

Has Laundry Individual Room...

Exterior

Other Structures: Storage Building...

Financial

Assessments: Buyer to Verify...

Ö Utilities

Sewer: Public Sewer Water Source: District/Public...

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Park Name: Rancho Del Rey...

Public facts

Beds: — Baths: —...

Other

Exclusions: Chandelier, Televisions, Appliances...

Details provided by CRMLS and may not match the public record. Learn more.

Sale and tax history for 16222 Monterey Ln #376

Sale History Tax History

Today

Oct 24, 2024 Listed (Active) \$320,000

Date CRMLS #PW24187211 Price

Dec, 2018

Dec 17, 2018 Listing Removed —

Date CRMLS #OC18179029 Price

Dec 16, 2018 Relisted (Active) —

13E 0.21-DK-11/10-3C	Main Decement Dece 127 of 170	14/42/22
Date	Main Document Page 135 of 150 CRMLS #OC18179029	Price
Dec 2, 2018	Relisted (Active)	_
Date	CRMLS #OC18179029	Price
Dec 2, 2018	Delisted (Hold Do Not	_
Date	Show)	Price
	CRMLS #OC18179029	
Nov 21, 2018	Delisted (Hold Do Not	_
Date	Show)	Price
	CRMLS #OC18179029	
Nov 10, 2018	Price Changed	*
Date	CRMLS #OC18179029	Price
Oct 19, 2018	Price Changed	*
Date	CRMLS #OC18179029	Price
Oct 5, 2018	Price Changed	*
Date	CRMLS #OC18179029	Price
Aug 8, 2018	Price Changed	*
Date	CRMLS #OC18179029	Price
Jul 25, 2018	Listed (Active)	*
Date	CRMLS #OC18179029	Price

Climate risks

Most homes have some risk of natural disasters, and may be impacted by climate change due to rising temperatures and sea levels.



Flood Factor - Minimal

Unlikely to flood in next 30 years



Fire Factor - Major

4% chance of being in a wildfire in next 30 years



- Heat Factor - Major

7 days above 85° expected this year, 24 days in 30 years

Wind Factor - Minimal
Minimal risk of severe winds over next 30 years

Air Factor - Moderate
4 unhealthy days expected this year, 4 days in 30 years

View full report

Provided by First Street

Redfin Estimate for 16222 Monterey Ln #376

Recommended for you

Based on homes you've looked at.

\$364,900

3 beds 2 baths 1,539 sq ft 16222 Monterey Ln #179, Huntington Beach, CA 92649

\$499,000

3 beds 2 baths 1,952 sq ft 16222 Monterey Ln #237, Huntington Beach, CA 92649

\$175,000

2 beds 1 bath 1,100 sq ft 6220 E Sea Breeze Dr #77, Long Beach, CA 90803 **3D WALKTHROUGH**

3D WALKTHROUGH

\$299,900

3 beds 2 baths 1,520 sq ft 302 Magpie Ln, Fountain Valley, CA 92708

\$139,000

1 bed 1 bath 550 sq ft 7652 Garfield Ave #100, Huntington Beach, CA 92648

Premiere Choice R E Inc

\$309,000

3 beds 2 baths 1,348 sq ft 215 Albatross, Fountain Valley, CA 92708

Premiere Choice R E Inc

View 35 more homes in your Feed

Nearby similar homes

Homes similar to 16222 Monterey Ln #376 are listed between \$67K to \$370K at an average of \$165 per square foot.

\$279,999

3 beds 2 baths 1,850 sq ft 16444 Bolsa Chica St #72, Huntington Beach, CA 92649

3D WALKTHROUGH

\$67,000

2 beds 2 baths 1,000 sq ft 16444 Bolsa Chica St #26, Huntington Beach, CA 92649

Premiere Choice R E Inc

\$99,000

2 beds 2 baths 1,060 sq ft 15621 Beach Blvd #115, Westminster, CA 92583 OPEN SAT, 1PM TO 4PM 3D WALKTHROUGH

OPEN SAT, 1PM TO 4PM 3D WALKTHROUGH

\$140,000

2 beds 2 baths 720 sq ft 715 Catalpa Ln, Fountain Valley, CA 92708

Fiduciary Real Estate Services

\$199,500

2 beds 2 baths 1,020 sq ft 5200 Heil Ave #35, Huntington Beach, CA 92649

Premiere Choice R E Inc

\$369,900

3 beds 2 baths 1,593 sq ft 20701 Beach Blvd #229, Huntington Beach, CA 92648

View more homes

Nearby recently sold homes

Nearby homes similar to 16222 Monterey Ln #376 have recently sold between \$167K to \$355K at an average of \$175 per square foot.

SOLD SEP 30, 2024

SOLD JUL 26, 2024

SOLD JUL 15, 2024 3D WALKTHROUGH

\$192,000 Last Sold Price

2 beds 2 baths 1,324 sq ft 16222 Monterey Ln #55, Huntington Beach, CA 92649 **\$249,900** Last Sold Price

3 beds 2 baths 1,484 sq ft 19622 Monterey Ln #192, Huntington Beach, CA 92649 **\$265,000** Last Sold Price

3 beds 2 baths 1,674 sq ft 16222 Monterey Ln #27, Huntington Beach, CA 92649

Silver Platter Realty, Inc.

View more recently sold homes

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16444 Bolsa Chica St #14 4682 Oceanridge Dr 16635 Algonquin St 3308 Tempe Dr

17297 Apel Ln 5562 Edinger Ave

16539 Sell Cir #11

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